THE SATURDAY EVENING POST

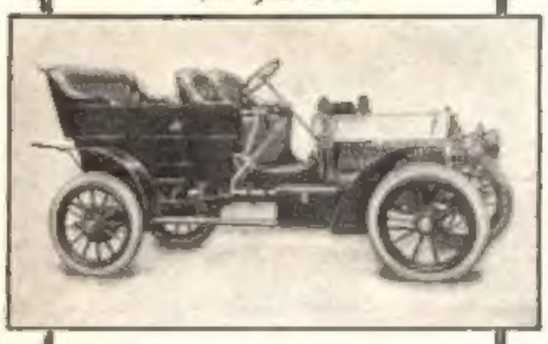
An Illustrated Weekly Magazine
Founded Aº Dº 1728 by Franklin

MAY 11, 1907 5c. THE COPY

DRAWN BY EDWARD PENFIELD

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

Model G
The Touring Car Without a Rival
$2,000



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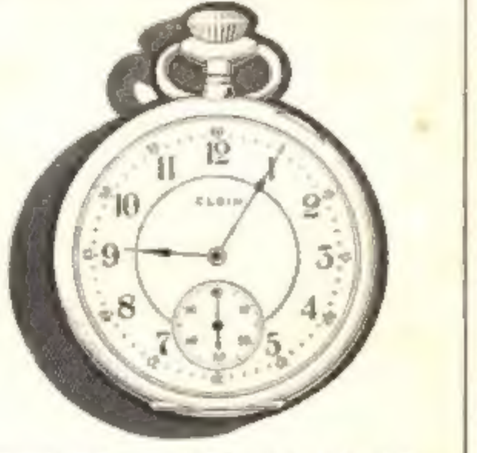

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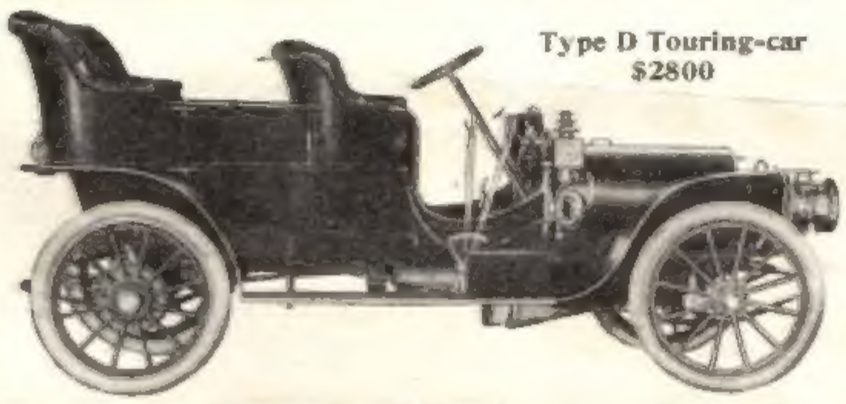

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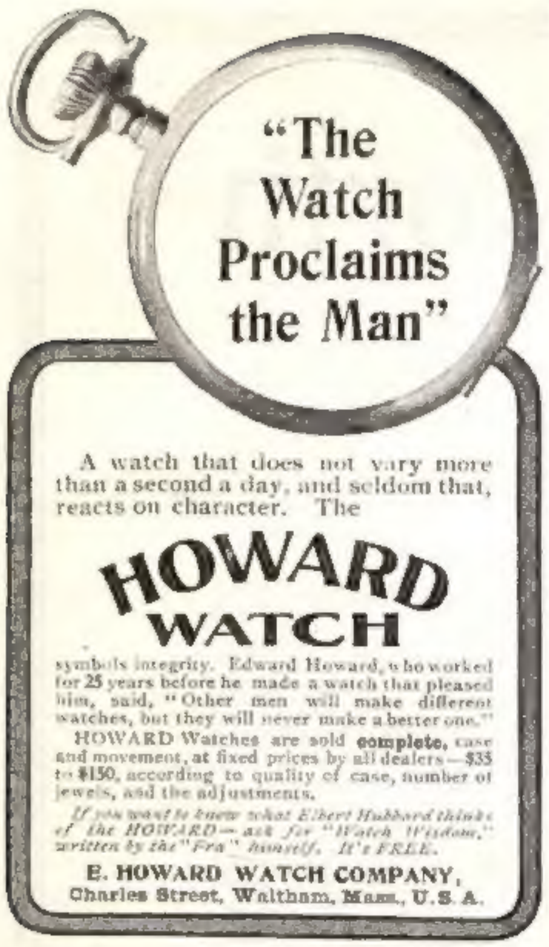

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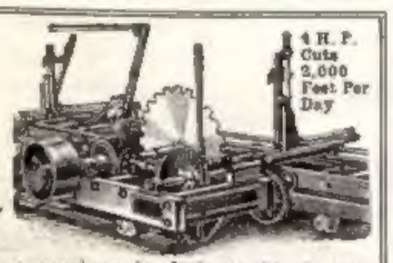

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THE SATURDAY EVENING POST

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week—save only while the British army held Philadelphia and patriotic printers were in exile—when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

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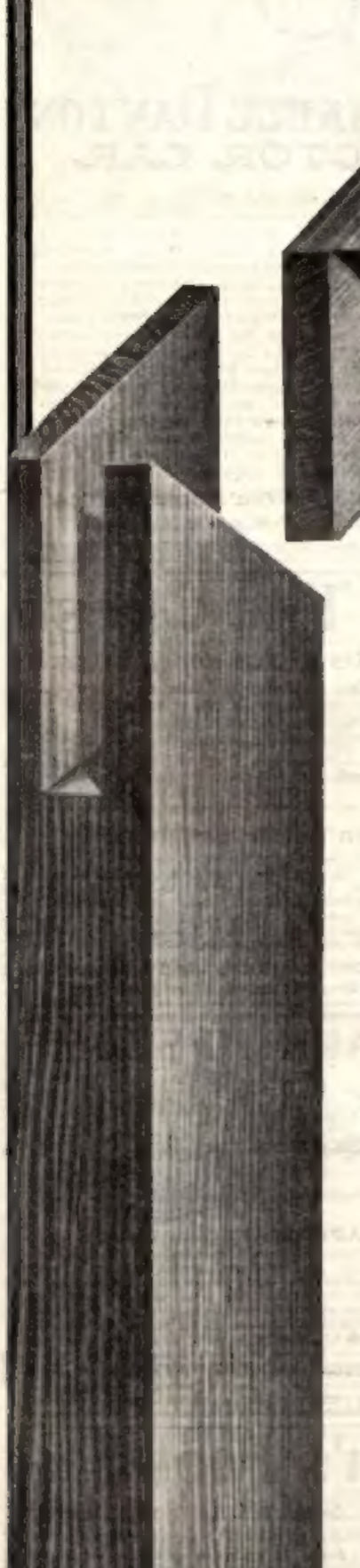

Ever try to plane a board with a plane that chattered, trembled and gouged into the wood?
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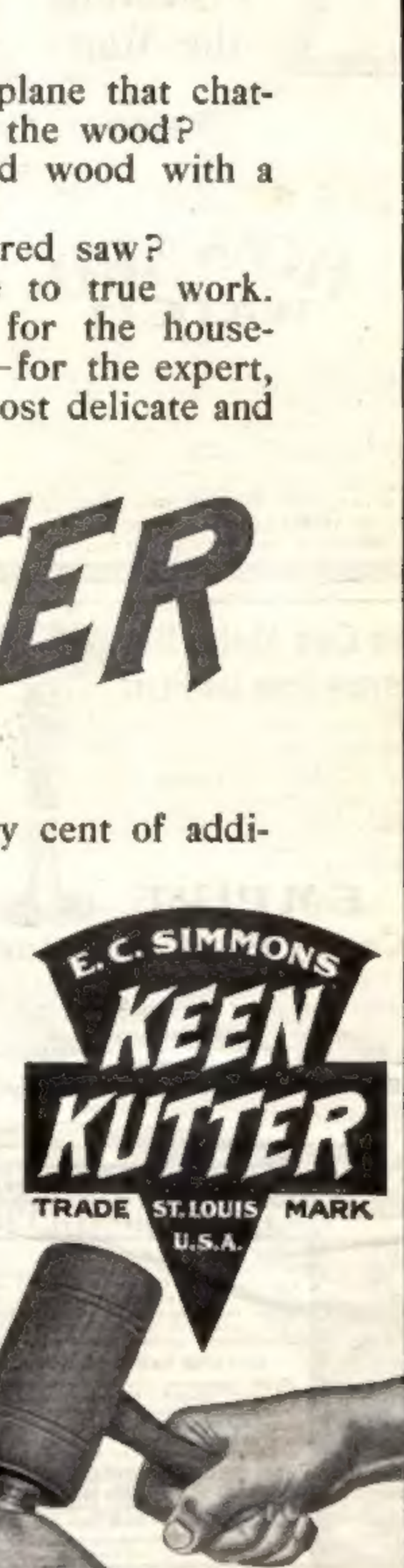

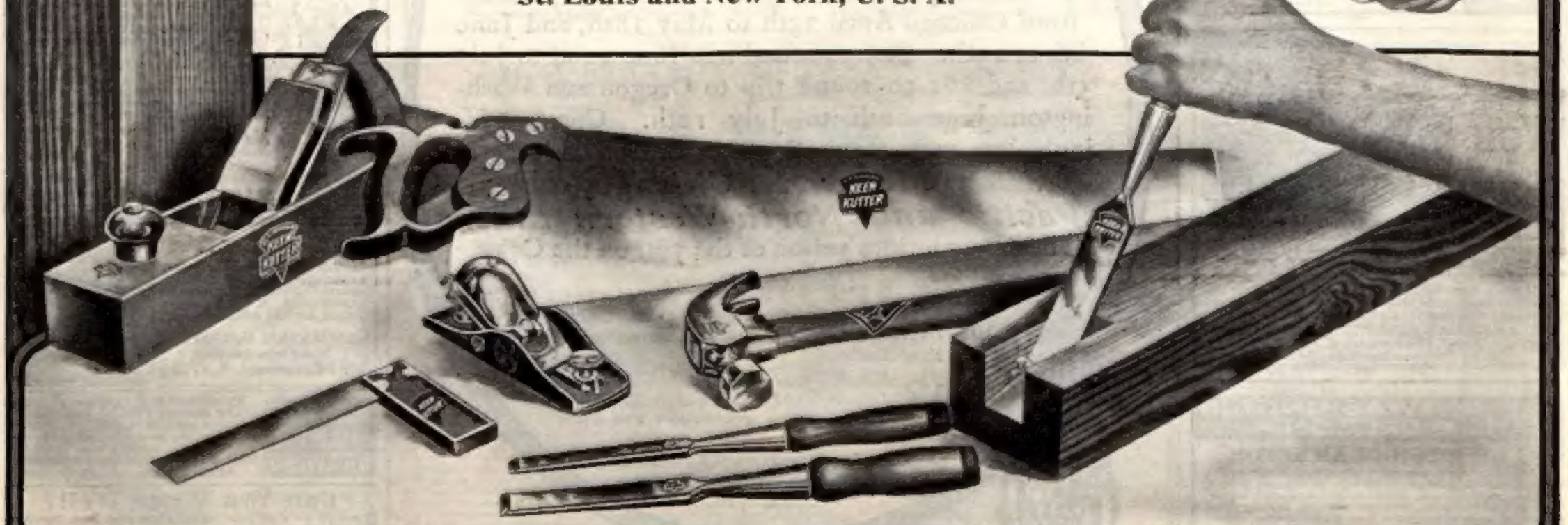

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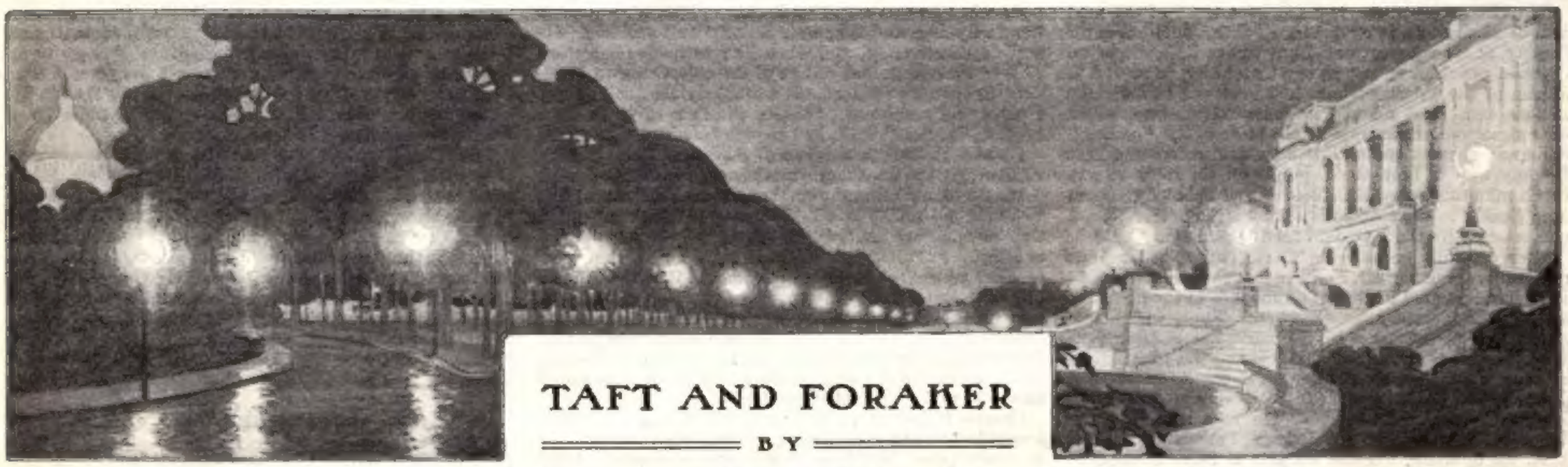
Great Men and Their Neighbors



TAFT AND FORAKER

BY

Samuel G. Blythe

THERE seems to be an impression in the effete East, more or less fostered in certain high quarters in Washington, that, when one wants to show acquaintance with William Howard Taft, when one really desires to parade a little familiarity with the Secretary of War, the proper method of speaking of him is: "My friend, Will Taft."

So far as the records go no one has yet spoken of the Secretary as "Willie" Taft, but that may come in time, perhaps, when he gets down to the comparatively fragile proportions indicated on the scales as three hundred pounds.

Cincinnati groans in derision at this "Will" Taft business. It isn't so far West itself that there are any herds of buffaloes roaming in the Walnut Hills, nor do any snow-capped mountains stand guard over Main Street, but it is far enough West to deprecate "Will." Cincinnati knows no "Will" Taft. Cincinnati does know "Bill" Taft, and knows him very well. "Will Taft," says Cincinnati, "forsooth" (only it was a shorter word than forsooth)—"the idea of calling a two-fisted man, who weighs two hundred and seventy-five when he is within one pound of fit, any such parlor name as that! Bill Taft! That's his name!"

And, when you come to look it over, Cincinnati seems to have the rights of it. Suppose they called Jim Jeffries "Jamie"!

They know Taft in Cincinnati. He was born there, raised there, played politics there, and is now going back there for an indorsement that may mean a Presidential nomination for him—if he gets it. Know him? Well, they guess they do. Don't they remember when he used to charge down the aisles of a city convention like a cyclone going through a field of corn? Don't they remember the time he took the delegate who was up on a chair trying to make a motion that was contrary to the Taft idea of propriety, and beat the live-weight-throwing record with the delegate for the weight? Did you ever hear the story of what he did to Rose, the editor of the Patrol? Well, listen to that, and see if he isn't "Bill" instead of "Will."

Along in the late seventies Taft was studying law and serving as court reporter on the old Cincinnati Commercial. He was fresh from Yale, and as husky a citizen as there was on the banks of the Ohio. Taft's father, Alphonso Taft, had been Secretary of War and Attorney-General under Grant, and was held in high esteem by his neighbors.

One week Rose led his paper with an untrue and offensive story about Alphonso Taft.

Young Taft went to a corner near the office of the Patrol and waited. Presently Rose came along.

Taft rolled up his sleeves and made a grab for Rose and, according to the proud Cincinnati historians, tied Rose into double bow-knots, untied him and made him into clove-hitches. He put him against the fence, through the fence and over the fence. After the ceremonies Taft put on his coat and strolled up the street.

"And don't you think," say the Cincinnati people, "that Bill Taft would do it again now if it seemed necessary?"

They remember Taft as a local and a Federal judge in Cincinnati, are proud of his accomplishments in the Philippines and as Secretary of War. They are glad he is brought forward as a candidate for President. Still, none of the deeds of his later life wiped out the remembrance of the time he whipped Rose. They recall, too, his experiences in the "Dirty Fourth" Ward, where he had many tussles with election thugs, in the days when he was active in city politics. He is "Bill" Taft to Cincinnati and always will be, no matter what the future may have in store for him.

Not "Will" Taft, but "Bill" Taft

At the same time, Cincinnati does not overlook the claims of Senator Joseph Benson Foraker for admiration. They consider him a fighter, too, and he is, with a war record and a reputation for going out with a broadaxe and meeting all foes whenever the occasion seemed to demand exercise of this kind on his part. Foraker is older than Taft. He went to Cincinnati in 1869, after the Civil War, where he had served with distinction as a boy, for he enlisted when he was but sixteen, as a private, and came out as a brevet captain. As soon as he arrived in Cincinnati he took a long, running jump into politics.

Since then he has been fighting nearly all the time. He is just past sixty now, but he is in this newest fight with all the vigor of the days when, fresh from the war, he used to hurl shot and shell across the Ohio River into Kentucky from the stump and set his audiences to lifting roofs with their cheers.

They say in Ohio that this conflict between Taft and Foraker has brought the State back to normal again. Everybody is talking politics. It may not be apparent to a stranger at first. The casual visitor to Cincinnati, for example, would conclude, after cursory examination, that the people of Cincinnati are industriously trying to get one another's money, just as in the old days, going to ball games, eating and drinking, cussing the street-car management and talking about the weather; but it is not so. Take it from the Ohio politicians, and it is high time to ring in three nines, telegraph for engines to Louisville and Indianapolis, and set the whole department at work to save the State from a holocaust. This beautiful daughter of the Union seems carelessly to have swept her draperies into the natural-gas flame while frying the ham for supper. She is enveloped, they say, in the destroying monster from head to heel, and there is not an extinguisher on the premises, not a brave fire laddie on the job.

We get it from reliable sources that the conflagration is raging from Athens to Zanesville, and through all the other letters of the alphabet. The smoke hangs low on the horizon by day, and by night the sky is crimsoned with the horrid glow. There can be no doubt the fire is there, for here are the igneous political specifications:

Item: Aflame with politics.
Item: Ablaze with enthusiasm.
Item: Glowing encomiums.
Item: Smouldering opposition.
Item: Incendiary speeches.
Item: Sparks of resistance.
Item: Fires of eloquence.
Item: Burning with passion.
Item: Embers of discontent.

This all means, of course, that somebody has started something. Somebody had started something, too—T. Roosevelt, to be exact. Mr Roosevelt, with Charles P. and Henry W. Taft standing by as gunner's mates, has loaded the Honorable William Howard Taft, before mentioned, of Cincinnati, and at present Secretary of War, into a howitzer and fired him, with the proper trajectory figured out by the Tennis Board, experts in trajectories, into the fortifications of the Honorable Joseph Benson Foraker, before mentioned, also and at present United States Senator from Ohio.

There is much tumult and shouting among the politicians, for the Honorable William Howard Taft has landed on the Foraker parade-ground with the sound of a Barnum fat lady falling off a stepladder. Mr. Foraker has hoisted a rattlesnake flag, which imparts to Mr. Taft the peremptory information that Mr. Taft must not tread on him, and Mr. Taft has pointed with pride at his treading facilities, explained, at some length, why they are unsurpassed, and exclaimed that no favor sways him and no fear shall awe.

At this moment the political centres of the State became the abode of hundreds of human pinwheels, for the issue was joined, and everybody who had a political job, wanted a political job or had had a political job joined the issue—that is, everybody but Mr. George B. Cox, as shall be explained. It was announced that there was no middle ground. Trimmers would not be allowed to trim. Here was a controversy involving the right of succession to the Presidency, and the affair was too momentous to permit any tight-wire or fence-straddling evolutions.

Inquiring citizens who had not kept track of the mad rush of affairs had it explained to them thus: Senator Foraker, at Washington, had, from time to time, displayed a certain peevishness, not to say irritability, in regard to policies of the President, and had ventured to assert he had his own ideas about governmental matters, which ideas zigzagged across some of the ideas of the President. Moreover, it was Senator Foraker's firm conviction that the only way to keep the Republic off the rocks was to elect a man to succeed Mr. Roosevelt who should conform more closely to the standards set by Mr. Foraker than a man selected by the President for the same job would.

After carefully considering the situation, it was the unanimous opinion of Mr. Foraker that the essential qualities would be found in greater abundance in the person of Mr. Foraker himself than elsewhere. Thus, with ample faith in the correctness of his diagnosis, Mr. Foraker ventured to say to the people of Ohio that this was the particular time when they should rise up *en masse*—missing a chance to use "*en bloc*," once so effectively projected into Congress by that great student of foreign languages, the Honorable John Dalzell, of Pittsburg, Pennsylvania—and O. K. his opinions, likewise his acts as Senator, most of which hinged on his various oppositions to the President.

The President and a Few Emotions

IT WAS further pointed out that the President had a few emotions on this subject himself. He ardently desired to be succeeded by a man who would carry out his projects. Therefore he had picked Mr. Taft as his candidate for President in 1908. He had not made a proclamation about this selection, but when Mr. Foraker took that duty off his hands and invited a contest in Ohio, far be it from Colonel Roosevelt to stop a joyous battle.

The President confided to a few friends that Taft must get into Ohio and wipe up the Western Reserve and such adjacent parts of the State as might need dusting with Mr. Foraker. In some way the story gained publicity. It leaked out that if Mr. Foraker tried to get the indorsement of Ohio, either for himself for President, for some other than Taft for President, or for anything else, Mr. Roosevelt would use Taft as a deterrent. He did.

At that exact moment the hands of the clock stopped, the slumbering volcano of Ohio politics blew its head off, the referee called "Time!" and the rival conductors shouted: "All aboard!"

This was the situation: Foraker did not intend Taft should be indorsed for President by Ohio, and the President did intend Taft should be. Taft, being a good soldier, and impelled somewhat by the shoves of his loving brother, jumped into the contest. The first maxim in the Politician's Handbook is this: "A candidate for President without the delegates from his own State is of less consequence than a Republican candidate for Governor of Texas."

The advantages of this situation in making for that harmony, peace and brotherly love that should always prevail in politics are apparent at a glance. Foraker is a fighter, and he is fighting for his political life. Taft is a fighter, and he has some brothers who desire to add honor and glory to the Taft name. The President is a reasonably handy man himself, and always follows his morning exercises by going to the window and sniffing the battle from afar. But as Taft is fighting under orders, the real grapple is between Foraker and the President. In the circumstances it would seem that Foraker is conceding Taft about two strokes a hole, but Foraker has made some long drives in his time and is clever on the putting-green.

If it came to a stand-up fight between Foraker and Taft, with no outside influences, man to man, in Ohio, Foraker would win, because he knows the game better, has played longer and has an organization. With Taft going in backed by the President, the chances are all in his favor.

Taft, although popular in Cincinnati, has never been elected to any office, and he has held office most of the time since he was twenty-one. All his positions have been by appointment, one of them, the Superior Court judgeship, by appointment from Senator Foraker, then Governor. He has been an assistant prosecuting attorney also, a collector of internal revenue, Solicitor-General of the United States, Federal judge, President of the United States Philippine Commission, and Secretary of War. Foraker was elected judge of the Superior Court, to which he appointed Taft, was twice elected Governor and once defeated, was many times delegate to national conventions, and twice elected to the Senate. His term will expire in 1909, and that fact is at the bottom of all the trouble.

Wrapped in the Judicial Ermine

WHEN Taft was made judge he wrapped the judicial ermine around him and held aloof from politics, which was a most correct and conventional thing to do. He was dean of the law department of the University of Cincinnati and a most learned, dignified and sedate citizen. His temperament ripened into the judicial. He liked his work on the bench, and was as much astonished as anybody when he was called by President McKinley to go to the Philippines and take over that difficult problem. He made a career there, and when he returned as Secretary of War was recognized as one of the ablest men in President Roosevelt's Cabinet. It is unlikely that he had any Presidential ambitions. Still, he didn't need them. His brother, Charles P. Taft, had enough for him and to spare.

Charles P. Taft is the son of Alphonso Taft, but his mother and the Secretary's mother were different women—the Secretary being the child of a second marriage. The two men are unlike in every way, save for the affection they have for one another. It is the firmly-rooted opinion of Charles P. Taft that William Howard Taft is the greatest man who ever saw light in Ohio, and that the roll-call of greater men from other parts of the United States is very short. As soon as the Secretary began to loom big Charles P. Taft decided it would be a good thing for the Taft family, and, incidentally, for his brother, if the Secretary should be elected President. He thought he would like to have a President in the family.

Charles P. Taft is a slight man, with a gray beard and a most benevolent eye. He is very rich. He exudes money at every pore. He is publisher and proprietor of the Cincinnati Times-Star, which gives Secretary Taft another advantage over Foraker. The Secretary, harassed with the interminable labors of his place, had frequently turned a longing eye at the rest, comfort and dignity of the United States Supreme Court. Charles P. Taft would not hear of it. In the mean time the President had sounded out public sentiment as to Elihu Root for President, and had met with a "No!" that sounded like all the big guns of the Kentucky going off at the same time. It was necessary for the President to have somebody in line, he thought, and somebody who would not be a reactionary. Charles P. Taft happened along and asked, with much fervor: "What is the matter with my brother?" The President thought it over. So far as he could see there wasn't anything the matter with the brother. Still, the President was too good a politician to go out openly and advocate anybody. So many things can happen in a year.

Then Foraker hopped in. He knew what the President had in mind, and put a few words in the newspapers one morning saying, in his opinion, it was high time for the people of Ohio to tell whom they wanted as Ohio's candidate for President, and, also, he desired to know if his acts as Senator met with public approval or not. That rather forced the issue on the Tafts and on the President. The Secretary didn't say anything. He didn't have to. His brother, Charles P., attended to all the conversation that was necessary, and it was not long before it was known that Taft would actually stand for the nomination, although he had rather backed and filled about it up to that time. Immediately Ohio tipped up on end.

Taking a Small Part in the Game

BOTH Taft and Foraker live in Cincinnati. Now Cincinnati has been the Horrible Example for the investigating gentlemen who diagnosticate a civic cancer every time they step off the train. It has been execrated so much that it is rather disappointed when anybody finds a good word to say of it. You see, the people of Cincinnati are rather a self-sufficient lot. They are inclined to do as they please, and to hoot raucously at the outside world when their attention is called to the fact that what they please is the reformer's poison. Their position is that they are responsible only to themselves, and that the rest of the country can like it or not, as it pleases. Once in a while they have a spasm of reform. They had one at a recent municipal election. The reform party turned out the Cox party and put in a Democratic mayor. Promptly the reform mayor turned out the Cox office-holders and put in Democrats. Next year, when just as many moral issues were at stake, the reformers lost their jobs and the Cox candidates elected, which shows that reform, in certain communities, is temporary at best, principally because reformers have an unhappy way of trying to get everything for themselves after they are elected, which violates every true principle of reform, as shown in the advance notices of the very reformers who do this very thing. So far as reform goes, Cincinnati makes her own rules. This is a condition that requires tears. Still, there are many dry eyes in Cincinnati.

The fact that Taft and Foraker both live in Cincinnati is of secondary importance to the fact that George B. Cox lives there. Cox is the boss emeritus of the Republican organization of Hamilton County, in which Cincinnati is situated. That is, he says he has retired. Still, there may be times when he would consent to take a small part in the game, purely in an advisory capacity, and it is a general Ohio opinion that he will eventually do something along the lines of indorsing Taft or Foraker with his organization, which is known as the Blaine Club.

Cox is a broad-shouldered, keen-eyed, gray-mustached man who has a national notoriety as a boss. He is now president of the Cincinnati Trust Company. When he issued orders in the old days he issued them from Weilert's, his favorite beer-garden, or from a room over a saloon in the centre of the town, known as the Mecca. He rough-and-tumbled up until he became the dictator of Cincinnati, and had a great deal to say in the politics of the State, with an occasional dip into national affairs. At the present time he is most dignified behind a great mahogany desk in his banking-house, secluded from the general public by a brass gate, and sees only his confidants.

This man, Cox, will have much to do with the outcome of the Taft-Foraker struggle. He is in a tight box, for he has a municipal election coming on this fall, and he wants to elect his mayor and other city officials. Like all other bosses, Cox must have patronage to hold his men in line. He growls that the present fight is unnecessary, that it has been forced a year too soon, and that the thing to do is to keep quiet and concentrate on the mayoralty fight. The historical gentleman who had the uncomfortable position between the devil and the deep sea was loafing in a hammock on a hot day, with a pleasant breeze blowing and something long and cool beside him, compared to Cox.

The Wail from the Cox Camp

CHARLES P. TAFT, with his newspaper, has consistently supported Cox and his organization. He has been a great source of power to Cox, and Cox knows it. Conversely, in 1905, Secretary Taft went to Akron and made a speech just before the municipal election in Cincinnati. He said at that time that if he were to vote in Cincinnati he would vote against the Cox ticket, and he advised all his friends to do so. That speech made a great sensation. It was held to be a message from the President. So many people in Cincinnati took it to be gospel that Cox's ticket was defeated, and when the new mayor went into office twenty-eight hundred Cox retainers and organization men lost their jobs. Mr. Cox's real, deep-down feelings toward Secretary Taft, as well as the combined feelings of the twenty-eight hundred tax-eaters who lost their jobs, really are not fit to print. However, camped on Cox's trail is the implacable Charles P. Taft, handing in daily reminders of the favors done to Cox by the Taft newspaper, and demanding a few kind words for his brother, or a series of consequences that will make Mr. Cox wish all newspapers were suppressed.

Cox and his friends hold that the speech made by Secretary Taft at Akron was unnecessary and ungrateful. They say they always supported Taft and that the Secretary's affection for his brother might have led him to let Cox alone. They say the speech could have been made, and would have been just as effective, with the Cox part of it left out. Charles P. Taft takes no account of that. "Indorse William," he says, "or take the consequences."

When Charles P. Taft is not pointing a long forefinger at Cox and advising him to get into action, Senator Foraker is inquiring what Mr. Cox intends to do about it. Foraker and Cox have never been especially friendly, particularly not in late years, for Cox has had an idea he would look well in the Senate himself. Still, Cox has needed Foraker and Foraker has needed Cox. They have been apart at times and together at times, but generally together when there was anything either wanted. This has led Foraker to insist that this is one of the times when they should be together; and he is insisting in language that is pointed and plain.

Foraker has been belligerent during his entire political career, and is inclined to be arrogant when he does not want anything. He has much personal magnetism. When he wants something he can go into a crowd of people opposed to him and get them all on his side by some judicious language, which he can purvey in the highest style of the art whenever necessary. He has been a war-horse for Ohio Republicans for years. He is a wonderful stump orator, and from the early days, when he came fresh from the Civil War and talked to the soldiers and their friends, to the present his voice commands attention. The main local criticism of him is that he is selfish, that he has taken all the rewards himself and for his relatives and close friends. Still, that criticism applies to every politician, for politics is the most selfish business on earth.

(Concluded on Page 25)

THE MATCH-MAKER

How He Proposed and Heaven Disposed

By MAUDE L. RADFORD

"You Can Do the Rest of Your Purtendin' Alone"

WHEN an Irishman talks of love in the abstract he makes you thank whatever gods there be that there is plenty of romance yet in the world; when he makes love his voice turns into a flute that would charm the little birds off the bushes; and once he is married he proves a faithful husband; but when he is choosing a wife he follows the custom of his country and fastens his eye on the main chance.

Sheelah has a smile like the sudden sun on the lakes, a foot that dances light as a fairy's, a disposition like the blessings of all the saints, but not even a pig to her name; Kate has hair as thin as the promises of the English, and freckles thick as the pretensions of them, and a temper that would turn sour the cream in the crock, but, by the powers, she has a chest of linen and five cows from her father, and the promise of a flock of Conemara geese from her great uncle; so Kate is the girl that gets the wedding ring

But Kate with her five cows and Terence with his ten acres do not always live side by side; and the link between them is the match-maker. All over Ireland there are wandering men—tinkers, fiddlers or beggarmen—who stray from barony to barony and from county to county bearing to parents of marriageable girls news of likely young men looking for wives, and to the young men stories of the property and beauty of the girls. A tentative bargain is struck; Terence goes to Kate and spends a week courting her; the banns are then put up, and at the wedding the match-maker gets a reward more or less substantial.

Perhaps the most successful match-maker in all Ireland is Michael Dwyer, because his heart is in his trade. He has tramped over all Ireland, but his favorite ground is Wexford and Wicklow, because 'twas in Wexford that the ancestor for whom he is named first distinguished himself in the '98, and 'twas in the Wicklow hills that that same ancestor for long withstood the soldiery. So Michael Dwyer likes to think as he tramps along, "Perhaps *he* set foot on this very piece of sod," or, "No doubt his eye lit on that shoulder of hill, now, with the crops laid out on it this same way, belike. Well, the saints know I do my part to raise up generations to praise the glory of Michael Dwyer of the '98."

Doubtless the big heart of Michael Dwyer, and his hero worship, and his free life in the open air contrive to keep him a boy; certainly, you would never dream he was forty if you looked at his ruddy face, rippling black hair, and wide, blue eyes. The eyes meet yours steadily for a moment, and then they begin to ripple into twinkles, and then he speaks, and his rich voice bubbles up to match his eyes and hair. No wonder the tongue of Michael Dwyer can incline wooers toward each other.

On a certain May morning Michael Dwyer said to himself, as he rose and threw open the door of his little hut near the Wexford seacoast:

"No, I'll not be tramping off this month. What's the use at all? I'll get at that bit field to-day."

But, after he had eaten some bread and cheese, the weather lured him away from all remembrance of the duties he owed his hoe.

"I'll get the little ass and set out," he said; "maybe there'll be tinkering wanted."

Ten minutes later he and Jenny were setting off down the road, Jenny cropping what grass she could, Michael mechanically guarding the cart from the ditch and whistling abstractedly.

"Now, what two in this world can I put together?" he pondered. "It's the bad luck entirely I've had this sayson, and it spring, too."

He and Jenny sauntered on for a mile or so till they came to Wilson's Lane leading away from the ruins of old Scarr Castle. At one end of the lane stood a little whitewashed hut, the thatch badly mended; at the other, a small weather-beaten farmhouse. As he passed the hut he lingered, and then a girl peeped timidly over the half door.

"Good-day, Moreen," called Michael. "The top of the mornin' to you. Isn't this the grand weather entirely?"

"Ah, 'tis a grand day, thank God," she sighed.

She had light hair, the long-ago heritage of the Danish invasion of Ireland, and gentle, deep-blue eyes. When she spoke she did not come boldly forth, as most girls would, and talk to Michael, leaning against the doorway; rather, she shrank back out of the sunlight, and spoke with lashes dropped.

"Well, Moreen, and so you're still livin' here be your lone?"

"The plantin's done," she said, "and I'd best stop on. I might have worse luck."

"Oh, Moreen, if you even had another pig besides the wan that pays your rent," mourned Michael. "Sure, then, I'd make some kind of match fur you, and all your troubles'd be over."

"Don't you be thinking of me, Michael," she said, smiling.

"Maybe I could find some wan—some felly lackin' a leg or somethin' like that, that couldn't afford to be too particular," said Michael ponderingly. "Sure, I fale that bad fur you, Moreen, that I'm ready to maim some wan fur you."

"Go 'way wid you, Michael; I am not afther wantin' to marry. I just want to be let alone here."

Michael Dwyer whistled incredulously.

"If anny gurrl meant that, what'd become of my thrade?" he inquired. "Well, I'll be goin' on. I see Thaddy MacManus out in his fields. To think your only near neighbor should be one that won't hear of marriage."

"Step by on your way back, Michael," she said, turning indoors.

He nodded, and jerking Jenny away from a clump of succulent grass, proceeded down the road, imagining all he could do for Moreen if only she had a little property.

"Sure, if I had annythin' to speak of, and was a marryin' man myself, I'd take her," he reflected, "though she's more the sort of gurrl I'd pick out fur a daughter nor a wife; but she'd always have the asy worrd fur a man."

At the stile that led into the fields of Thaddeus MacManus he paused and seated himself, waiting till Thaddeus should look up. As soon as MacManus caught sight of the match-maker he dropped his hoe and hurried with uneven steps across the field. He was a dark, beetle-browed young man, with steady eyes and the jaw of a worker.

"Well, Michael, you're off ag'in?" he asked, leaning his thick elbows on the stile.

"I am; think shame to yourself, Thaddy, that you're the wan man in the whole barony that I can't get to taste me wares."

A slow red crept over the face of Thaddeus, and he rubbed his chin uneasily.

"Well—maybe—Michael ——" he hesitated.

Michael Dwyer's first impulse was to roar in jocular laughter at his friend, but then it occurred to him that a sense of humor ought never to lose a man a customer, and so he said gravely:

"Well, now, MacManus, if you've come to your senses you'll find no man gladder nor me. Did you see some gurrl?"

"No," replied Thaddeus; "I don't know what come over me like. I got so I'd sit out on the doorstep and think 'twas lonely-like. The frogs croaked that loud, and the moon was that cold-lookin'. One night I was walkin' down the lane, and I saw the flutter of Moreen Daily's skirt, and then I knew I could stand it to have a woman round the place, maybe. I'm not much of a cook, and the place could be made worth twice as much if I'd a woman to help me. Cows, now; I'm sure I could make quite a bit out of dairyin' if she brought me a good dowry of cows."

"Hm," said Michael reflectively; "'tis cows your mind is set on, is it? If 'twas pigs, now, there's ould Roche's daughter ——"

"Cows, no less," said MacManus decidedly; "and a gurrl wid a light hand wid the butther, and quick on her feet."

"Begor," shouted Michael. "I've got her! She's at Glendalough!"

Into his mind there flashed a bright picture of the green and violet hills of Glendalough, the deep green lakes at their feet, and nestling on the road fringing them, a long low, white cottage with Eileen Murphy standing at the door, the sun striking across her red hair, one strong, white hand shading her hazel eyes, and a smile of welcome or curiosity on her full, red lips.

"Eileen's the gurrl," he cried. "The smartest and prettiest in all Wicklow, and the ould spalpeen of an uncle she lives wid'll have to give her six cows, fur her father left thim to her, and ould Tim has had the use of thim all these years."

"All these years! How ould is she?" inquired Thaddeus.

A Girl Peeped Timidly Over the Half Door

"Twenty-six," said Michael slowly. "My, how time goes! 'Tis all of that."

"Then why," asked Thaddeus suspiciously, "is she not married now? What's the matther wid the cows?"

"Well," confessed Michael, "I'll not deny I've thried to fix some matches fur her before, but always when the gossoon come up to do the courtin', not hide nor hair of him would she have."

"God save us!" cried Thaddeus indignantly. "How manny does she think six cows is, annyway?"

"So ould Murphy," went on Michael, "he tould her that she'd have to take the next man that offered, whether or no, or out she'd go, bag and baggage."

"What's the ould felly got ag'in her if thim cows is all right?" said Thaddeus, his suspicions kindling anew.

"Oh, tare and ages, the cows were all right the last I saw of thim," said Michael impatiently; "the truth is, Murphy has gurrls of his own growin' up, and no wan looks at thim when Eileen's about. Then I will say she has spells when she'll drop her work and off to the woods. But 'tis a thrick I like in her."

"It couldn't be done in my place," said Thaddeus.

"She wouldn't want to, Thaddy, if 'twas her own place she was neglectin'; but can you expect her to care about ould Murphy's work?"

"Well, that's reasonable," conceded Thaddeus.

"Besides, Thaddy, if you come courtin' of her, she'll have to take you, or ould Murphy'll put her out."

Thaddeus picked a lone spear of grass from a bunch that poor Jenny on the other side of the stile was coveting, and chewed it reflectively.

"Well, Michael, I'll take her," he said at last. "Go and tell her, and fur yourself there's the best pig in my last litter; me to kape him till he's ready fur market."

"I'm satisfied," nodded Michael.

He admonished Jenny, and made off for the Dublin road that goes through Wicklow. After he was out of sight Thaddeus still stood against the stile, sometimes smiling, sometimes frowning.

"Well, 'tis too late to repent," he said; "but I'd like to see how Eileen'll be lookin' in my house."

He set off down the road to Moreen Daily's little cottage. When he reached it he saw her blue gown fluttering away from the door. He hoped Eileen would wear blue, for he liked the color.

He leaned over the half door.

"God save you, Moreen," he said; "I don't know that I ever looked at the inside of your clane little place before."

"Will you come in, Thad?" she asked shyly.

"No, no," he replied; "I'm not used to it, and I'd best not begin. I came to ask a favor, Moreen."

"And glad I'll be to grant it," she said.

"I wish you'd come to my place and sit on the steps; and then into the house and sit on the stairs; and then lane over the fire as if you were proddin' potatoes."

"Musha, and fur why?" she asked.

"Well," he replied, swinging on the door with embarrassment, "I have it in my head to marry Eileen Murphy, and I'd like to see how she'd look in the house."

A flood of color rushed over Moreen's face, from her pointed chin to the roots of her fair hair.

"Does she look like me?" she murmured.

"I forget now what Dwyer said she did look like, but she's pretty, and I'm thinkin' of buying her a blue dress like yours."

Moreen slowly tied on a blue sunbonnet.

"I'm glad to oblige you," she said in a low voice.

She walked at a good pace beside him, and as he looked down on her slim little figure, he said:

"Begor, Moreen, I could put you in a leprechawn's pocket, and still you're strong enough to look afther your own three acres. I hope Eileen'll be that strong."

"Yes, I've got good stren'th," sighed Moreen; "and that's all I have got."

"Ah, if 'twasn't fur the English we'd all be rich—the curse of Cromwell on thim!" muttered Thaddeus.

He helped her gallantly over the stile, and then led her to a seat on the doorstep. He moved off a few paces and looked at her admiringly.

"Yes, that goes rale well. Now we'll step into the house."

But Moreen jumped to her feet and fled to the stile.

"Good-by; you can do the rest of your purtendin' alone," she called.

Thaddeus looked after her gloomily.

"I hope Eileen won't be that changeable," he thought.

Meanwhile, Michael Dwyer began his leisurely trip northward, through the long roads of Wexford, past Taghmun, and the blue hill of Oulard, and Vinegar Hill behind Enniscorthy, where he stopped long to dream of the glories of his ancestor, Michael Dwyer. Then he went on past Croghan Mountain and Scullougbgap till he reached Rathdrum, when he turned to the left and went along the beautiful shaded road that twists its way to Glendalough.

When he had passed the ruined churches of old Saint Kevin, and had gone along the Lower Lake, he saw, along the edge of the Upper Lake, the long, low, white cottage of Tim Murphy. And there, shading her hazel eyes from the sun that glinted over her red hair, stood Eileen Murphy.

"Oo-ee, Michael!" she called; "but the sight of you is good fur sore eyes, and we need some tins mended."

She came and leaned her elbows on the head of little Jenny, looking smilingly at Michael Dwyer. She was as tall as he was, and had the same laughing, outdoor look in her eyes.

"Begor, Eileen, you don't look as if you'd sat in the dairy all this day," he said.

"Troth, I have not. I have been rowin' some tourists across the wather to Saint Kevin's bed, and as there were men in the parthy I got some silver fur me pains, over and above the hire of the boat."

"Ould Tim's boat?"

"It is, Michael. Would ye trade him a cow for't? I'm clane wild to have that boat fur me own, and he'll hardly ever lave me take it."

"Tare and ages! No, Eileen! Hang to thim cows as if they were the skirts of the saints. And now, I'll be putting Jenny up and spakin' wid ould Murphy."

Hospitality is the law of Ireland, legalized by the goodness of the Irish heart. Tim Murphy was something of a skinflint, but he welcomed Michael, and assumed that he

Michael Held Her Hand Closer

was to stay the night. When Michael intimated that he had come to talk business, the little old man's welcome grew warmer.

The next morning when Michael took his leave, Eileen, her arm about Jenny's neck, sauntered down the road with him.

"Michael Dwyer," she said, "'tis a borrn natural you must think I am not to know that you and ould Uncle Tim have been collougin' about me. 'Tis thryin' ag'in you are to marry me off. I don't want to marry."

"Howly Saint Peter! what's come to the gurrls?" said Michael. "'Tis that same thing Moreen Daily was sayin' to me."

A quick gleam shone in Eileen's hazel eyes.

"Moreen Daily? Who is she? Who are you thryin' to marry her to? To this young man you've picked fur me? What's she got? Wouldn't he take her? What's he got? Who is this young man, annyway?"

"Bedad, Jenny," said Michael, with a humorous smile, "'tis hailing us to death she is wid her questions."

"Well, tell me furrst about her."

So he drew a pathetic picture of gentle Moreen Daily, ending with:

"And troth, I've had the thought if I was a marryin' man I'd not find a sweeter gurrl. But, of course, Thaddy MacManus'd not look at her."

Upon that he told her about Thaddeus, praising him with all the oil and honey of his accustomed tongue.

"Musha, that'll do," said Eileen at last. Her brilliant head was bent, and she leaned too heavily on little Jenny.

"Well," she said, "Jenny's thryin' to bid me good-by, Michael, so I'll take the hint. And you're thinkin' I ought to settle, Michael?"

"Sure, twenty-six is gettin' on, Eileen, and beauty doesn't last forever."

"Oh, that's as a man sees it," said Eileen. "I heard ould Dennis Mahoney tell his wife she'd not changed to him in sixty years. And you must be more nor a dozen years older nor me, yourself."

"Sure, what's my age to do wid it, at all?" he asked. "Thad MacManus doesn't want to marry me."

She laughed a little.

"I wish he did. But send him on, Michael, and I'll thry can I stand him."

When Michael had gone back on the up-and-down road from Glendalough to Rathdrum, and then past Scullough-gap and Croghan Mountain, past the river Slaney and Vinegar Hill, and the blue hill of Oulard, he found Thaddeus waiting for him in a fever of impatience.

"Did she have on a blue dress?" he asked, when they were smoking on the stile; "and her eyes, you say, are blue?"

"Blue? Sorra a blue. A much grander color; a kind of brown with specks of yellow in. And did I mention her grand hair?"

"I'd rather she had blue eyes," said MacManus. "Are thim cows safe?"

"They are; and ould Murphy'll throw in a pig and a churn, fur he doesn't deny she's worrked well fur him and his, though he said fair and free he wanted her to go, fur her cousin Mollie does be fightin' fur to have the charge of the cottage."

"My furrst present to her'll be a new blue dress. I asked Moreen what name you call it by at the store, but she answered me that cross she might have had red hair."

Michael scraped his feet uneasily.

"There's red and red. The color of Eileen's is just that grand color you see in the pictures of thim saints most in favor."

Thaddeus felt the religious atmosphere that had been cast over Eileen's hair, and considered it out of place to complain, but he asked:

"Has she a timper?"

"I never saw it," answered Michael; "butther wouldn't melt in her mouth whin she's talkin' to me."

"I'll go to-morrow," said Thaddeus; "I want to git it settled. I'm rale bent on seein' how a woman'll look in me ould house."

"My-o, it'll be the grand place when Eileen's churnin' in the doorway."

MacManus smiled.

"And her head not rachin' half-way up to the top of the dasher," he said.

"Sure, what are you talkin' about?" asked Michael. "Is it a dwarf you think she is? She's as big as I am. You'd betther draw no more pictures of her till you see her."

"I will not," said Thaddeus, crestfallen.

"Well, I'll be back along in the mornin' fur to escort you," said Michael, gathering up his Jenny.

"Sure, you can tell me the way. Why should you go back?"

"Well, I like the Murphys, and then I'd like to see how Eileen takes to you. Sure, the Murphys is great frinds of mine, entirely. Hardly a month of the year I don't see thim."

"'Tis I'll rejice in your company, Michael. Good-by."

Michael Dwyer went on down Wilson's Lane to Moreen Daily's little hut. Before he reached the door she came to meet him.

"Child, alive, your color's gone more than ever," he said; "'tis you should go off an' live civilized wid relatives."

She put her arm about Jenny's neck, much as Eileen had.

"Did you have good luck?" she asked. "And what like is this Eileen Murphy?"

He plunged into a glowing description of Eileen.

"Wirra, 'tis not Thad you are thryin' to take in," she said. "She's too grand fur the angels, if all you say is thrue. Why don't you git her married to the Lord Liftinint's son?"

"Well, 'tis you are acquirin' the sharp tongue, as Thad tould me," said Michael, nettled. "The truth is, she's the grandest gurrl I ever had the chanct to marry off."

The tears stood in Moreen's eyes.

"Then Thad might be in betther business nor to complain of me," she said. "I'm sorry I was cross, Michael."

"Sure, sorra a care care I for a sharp worrd," said Michael; "but you and Eileen'll be the great frinds, fur Thaddy has more nor once said he'd not want a betther neighbor."

"Well, I'll be goin' in," she said; "no doubt the lane'll be rale cheerful when Eileen comes."

Michael's trip back to Glendalough was a hurried one, for Thaddeus MacManus was anxious to see his destined

(Continued on Page 27)

How to Protect Your Home from Fire

Every-Day Precautions that All Should Take

By FORREST CRISSEY

FIRE has a peculiar terror for the home—a terror beyond all consideration of the possible financial loss involved. Peril to the inmates of the home is the chief of these extra considerations, but the thought of seeing the objects around which have clustered a thousand tender associations suddenly reduced to ashes or to charred and blackened ruins compels a shudder. This is a species of devastation which strikes straight at the heart. The photographs of dead and absent dear ones, the trinkets and treasures of childhood hoarded by the jealous hands of motherhood, the gifts which celebrate events in the heart-history of the home—but the list of the things which have an associational value far beyond their material cost may well be left to the imagination of any home-maker! They are precious beyond the power of any insurance adjuster to compute.

Thousands of these priceless home-treasures are every year swept into the ash-heap for lack of a few simple precautions easily enforced by any careful householder. This is the verdict of the "fire-fighters" and the experts whose daily duty it is to dig deep into the causes of the fires which are brought to their official attention by the summons of the alarm gong. For the benefit of householders, Captain George R. Stillman, of the Philadelphia Fire Insurance Patrol, detailed Block Inspectors William J. Rodgers and George W. Rushmire to prepare a report, based upon their years of experience in ferreting out the causes of fires.

They reported that carelessness in the location and handling of home heating appliances is probably the most prolific source of fires in dwellings. See that all heating pipes and flue pipes are widely separated from all woodwork and are properly guarded. No rafters, joists or other timbers should come in contact with, or be anchored or imbedded into, any chimney or flue.

Never close the door of a heating stove, so that a strong draft will pass through the stove and quicken the fire, and then leave the room and remain away from it for any length of time, as overheated stoves cause a very large number of fires. Wet days are especially fruitful in fires, for the reason that persons hang wet garments over furniture and place them near the stove to dry; they dry out quickly, become so light that they are easily blown against the stove by a slight draft of air, and the result is that the room is quickly filled with smoke and flames. Make it an invariable rule never to leave garments anywhere near the stove at night, no matter how wet they may be when they are hung up to dry.

The greatest care should be exercised to see that a coal stove or furnace, when left for the night, is working properly and that the drafts are properly adjusted so that the carbon monoxide, or coal-gas, which is generated from the slow combustion of coal, is properly carried off up the chimney and cannot escape into the house to poison the occupants.

In case fat or grease boils over on the cook stove, do not throw water upon it, as that will make matters worse. Dash a little baking soda, common table salt, or even ashes, upon a fire of this kind, and it will speedily die out.

Never throw ashes on a floor or put them in wooden receptacles or in connection with rubbish of any sort. To do so generally means a fire sooner or later, and fires of this kind are very likely to occur at night when the household is asleep. A live coal will smoulder for a long time in an ash-heap—much longer than you would think possible.

The use of flexible rubber hose in connection with a gas-range or a gas-jet is to be severely condemned, as the hose easily becomes defective, the gas leaks, and in hundreds of instances causes fire and death.

One of the most common, absurd and dangerous practices is that of turning on the gas and then stepping a little distance away to find a match. This is most often done when the first match lighted goes out before it can be applied. Hundreds of terrible accidents have their origin in this cause.

Where open fireplaces are used in a house or flat, care should be taken to see that the bricks of the hearth are imbedded in a layer of cement or other fireproof material and do not rest upon wood. Every hearth should be supplied with a fine wire shield to prevent sparks from flying out upon carpets, rugs or woodwork.

Steam and other heating pipes should never be wrapped with cloths, old carpets or other inflammable material; wherever they need wrapping, use the asbestos texture easily obtainable for such purposes.

Make a reasonably frequent inspection of chimneys and flues to see that they have no cracks or openings. Strip your mantles of all draperies, and see to it that you have no curtains, portières or other draperies which may, by any possibility, be blown against a stove.

Do not allow refuse of any kind to collect in hallways or passages, no matter how dark or little used they may be. A great number of tenement house and flat fires originate from rubbish litters in hallways, which are tinder-boxes set to catch the stray spark from pipe or cigar, or to be ignited from a match carelessly dropped upon the floor.

On the score of lighting arrangements, the most important precautions to be taken are these:

Do not use a swinging gas bracket of any description unless the tip is protected by wire or other guards which will not permit it to swing near the woodwork. In fact, all gas brackets of this character should be equipped with globes, so that curtains or fabrics of any kind cannot be blown into them. See that the gas-burner does not have a tip which can be blown out by the force of the gas pressure, as such an accident quite generally means a spurt of flame which reaches some adjacent combustible material.

Celluloid toilet articles are dangerous things on a dressing table. The touch of a burning match or of a hot curling-iron is likely to set them off into violent combustion, as celluloid is made largely from guncotton and is very explosive.

Acetylene gas should never be used for lighting purposes. If petroleum lamps are used, 150 degrees F. test oil should be used; see that the lamps and burners are cleaned and filled every day and that the burner vent is clear to permit the escape of the gas. Lamps should never be filled at night.

If your dwelling is electrically lighted, never place wood, cloths or other inflammable material against the wires, meters or switches; never use an electric wire as a clothes-line, and see to it that your dwelling is kept free from rats, as these pests often gnaw the insulation from the wires. The amount of loss from "electric fires" in the United States, in one year, is $15,000,000. This will indicate how powerfully electrical agencies contribute to our national ash-heap, and will emphasize the necessity of seeing that all electrical appliances are most carefully installed and are protected in every way from possible injury.

A volume of precautions might be written on the subject of matches, but they may all be summed up in a sentence: Abolish all matches excepting the safety match which can be lighted only "on the box." Scores of deaths, as well as fires, are directly traceable to treading upon parlor matches and to accidents caused by the snapping of the match-heads.

"Dumb waiters" are a distinct fire peril, but their hazard can be minimized by seeing to it that they are tightly closed before the family retires. To just as great an extent as possible all doors of the house should be closed at night, for the simple reason that a fire travels with multiplied rapidity where doors are open sufficiently to create a draft.

Cleaning compounds are fertile causes of fire. Never use benzine, gasoline, naphtha or any similar fluids in a room where lights or fires of any sort are in use. These oils are the lightest of petroleum products and are exceedingly volatile. Well-authenticated instances are known where the fumes of gasoline, benzine or naphtha have traveled sixty feet across open yards, found a fire and carried a train of combustion back to the source of the vapor, causing terrible explosion. The dealer who tries to sell you

"If You Wait Until the Fire Starts You Will Never be Able to Find the Number in the Book"

non-explosive benzine, gasoline, naphtha or other cleaning fluids largely composed of these products is a fakir, for these products of petroleum will all explode under the right conditions. The housewife should also be careful never to use liquid stove polish, roach and bug destroyers, lacquers or gold paints in closed rooms or near fires or lights, as many of them are highly explosive and dangerous. Furniture polish should also be included in this class, and all cloths used in rubbing furniture should be removed from the house.

Pipes and Cigars Should Never be Permitted About a Barn

The farmer who has no fire department to lean upon in case of a fire is entitled to special consideration and advice. The farmhouse should be carefully and frequently inspected with reference to all its heating apparatus. As the fuel of the farmhouse is chiefly wood, which is especially liable to give off sparks, the flues and stove-pipes should be cleansed regularly and frequently. Many farm fires occur from the placing of ashes in wooden receptacles. This should never be done, under any circumstances, nor should the ashes be piled in a loose heap upon the ground, where they are liable to be blown against buildings. Fires have been known to start in a box containing wood ashes three, and even six, months after the last of the ashes was deposited there. This is explained from the fact that many chemicals are derived from wood which are also derived from coal-tar, and the fires of which I have spoken undoubtedly originated from chemical action.

Oil lanterns are commonly used about farm barns, but they are decidedly dangerous. The safest lantern is the one in which candles are used. Candles, however, are often handled with great carelessness, sometimes being placed on wooden supports, their only fastening being their own grease. Pipes and cigars should never be permitted about a barn. No farmer should be without some kind of fire-extinguishing appliance in both his house and his barn. If the farmer will not supply himself with modern fire extinguishers, several buckets of salt water will serve much better than nothing, as salt water does not freeze readily. Chloride of lime is also a good thing in water for fire-extinguishing purposes.

Advice on the score of what to do when one is suddenly awakened at night and realizes that the house is on fire will prove of value only to those who have an uncommon degree of self-control. As it is unlikely that, in such an emergency, any person will remember more than one simple rule, at best, let it be the following:

Keep as close to the floor as possible and, if easy escape down the stairway seems to be cut off, throw up the lower sash of your window, put your shoulders out, reach up and pull the upper sash down about a foot and then reach back and pull the lower sash down upon your back. Then wait for help to come and take you down from the window. If I were to add anything to this rule it would be to say that if the fire is not in the room close the door or doors before you go to the window. Hundreds of persons are killed by smoke where one is killed by fire.

Chief Horan, the head of Chicago's great fire department, and a man who has devoted practically his entire life to fire-fighting, declares that carelessness with matches in closets is one of the most prolific sources of fires:

"The woman who goes into a dark closet to look for a skirt or a waist seldom hesitates to light a match to facilitate her search. She feels that it will take only a moment, will not be worth while to get a safe light and that she will be very careful. If she takes the precaution to strike the match before she enters the closet she prides herself upon her great caution. As a general thing, when she leaves the closet she gives a hasty glance backward to see that nothing has caught fire and, being satisfied on this point, hurries away, leaving both the closet door and the bedroom door open. If women who go into closets with lighted matches would invariably follow the rule of closing the closet door tight, probably one-half the closet fires would be smothered. Then, if she also closed the bedroom door tight a large percentage of the fires which gain a certain headway and break out of the closet would be confined to the bedroom and not sweep the whole house to destruction. However, there is only one rule to follow, and that is never to take a lighted match into a closet under any circumstances.

"One of the most discouraging things in a fire-fighter's experience is the persistency with which housewives or domestics stick to the practice of using the kerosene can in starting the kitchen fire. If the kerosene can were the only can in the house containing combustible fluid the number of kitchen-range fires, while still remaining large, would be greatly reduced. This is because people who are careless enough to use kerosene in starting fires in stoves are almost invariably sufficiently careless to keep a gasoline can about the premises—and sooner or later the gasoline can is bound to be picked up, by mistake, instead of the kerosene can. In such instances the coroner and the fire-insurance adjuster generally take charge of the remainder of the proceedings.

Domestics Stick to the Practice of Using the Kerosene Can in Starting the Kitchen Fire

"The real basis of home protection against fire must be laid in the building of the house itself. The average house is little better than an admirably-constructed fire trap. And the same observation applies to the typical flat building. Take the piping system, for example. The carpenter or builder cuts a neat little rectangular hole in the floor of your bathroom to accommodate the soil-pipe and the water-pipe which runs beside it. But in very few cases does he ever see to it that, after the pipes are installed, the space about them is filled in with mortar or cement. The result is that when a fire starts on the lower floor this opening about the pipes forms a natural draft, and the fire spreads quickly upward. In thousands of cases openings of this kind in bathroom floors are stopped with cloths, paper or other combustible material. China-closets in flat buildings are very generally fire traps, for the reason that they are built into a kind of recess—to all practical purposes a wooden flue—extending upward from one floor to another so as to accommodate a china-closet in each flat. Usually there is an open space behind the drawers and shelving which carries the fire from one floor to another with deadly rapidity. Frequently this space is stuffed with newspapers to shut out the draft, and, of course, this kind of filling only adds to the conflagration.

"The man living outside the zone of the fire department should take uncommon measures of precaution and self-protection, as his fate is practically in his own hands. But does he generally do this? No! It is comparatively rare to find the ladder conveniently placed for such an emergency on premises outside the activity of the fire department. Hundreds of farmhouses burn to the ground every year because their owners were too careless to buy a three-dollar ladder. Again, very few houses contain any appliance whatever for extinguishing an incipient fire—and all fires are small at the beginning, save those resulting from an explosion. If the householder is not enterprising enough to buy a modern fire extinguisher, let him invest three or four dollars in a tin pail built on the lines of a garden sprinkler, having a hand-plunger extending through the hood of the pail, and a six-foot length of rubber hose, with a very simple nozzle, connected with the plunger.

"To the man living in a city I would simply say: Learn the exact location of the three fire-alarm boxes nearest your residence, and get a key which will operate them; then, if you have a telephone, learn the telephone number to be used in sending in an alarm, and write this number upon a card fastened upon the telephone or the wall near it. If you wait until the fire starts you will never be able to find the number in the book."

W. H. Merrill, in charge of the Underwriters' Laboratories of Chicago, declares that the records show that the defective flue is the greatest of all heating hazards. He places especial emphasis upon the necessity of beginning precautions with the building of the home, when such a course is possible, and cites the fact that the cost of building the laboratory in which he works was only five per cent. more for an absolutely fireproof structure than for timber construction of the sort used in the ordinary brick building.

Mr. Merrill also insists that every householder should abolish parlor matches and use only "safeties," which he defines as those which can only be lighted "on the box." To those living in houses lighted by electricity Mr. Merrill says: "Many electrical fires are due to the fact that the 'bright' boy of the family who has a liking for experimenting with electricity is permitted, in cases of emergency, to tamper with the wiring. This is not only a dangerous thing as a matter of fire hazard, but it is very dangerous for the boy himself."

Allowing rafters or any other timbers to be imbedded into the brickwork of a chimney is characterized by this authority as very hazardous, from the fact that the rocking or swaying caused by high winds is almost sure to crack the chimney where the rafters are imbedded. Only a slight crack is needed to let a spark escape and come in contact with the dry woodwork of the attic.

Lightning each year destroys several million dollars' worth of property in the United States, and Mr. Merrill holds that good lightning-rods afford real protection. But the greatest protection, in his opinion, so far as devices against fires in general are concerned, is that of supplying buildings with effective but inexpensive "extinguishers." And how may the layman go into the open market and know how to select an extinguisher that is practical and efficient beyond a question? This involves one of the reasons for the existence of the great Underwriters' Laboratories. All first-class apparatus of this kind will bear a brass label indicating that it has been tested and approved by the underwriters. Look for this label, and, if you do not find it, your safest course is to pass that extinguisher and buy one which bears the inspection tag. The output of all factories in this line is carefully and scientifically tested at some underwriters' laboratories, and apparatus standing the tests are impartially labeled.

The Fire Department is Simply a Wrecking-Crew

THE EMERALD PENDANT

In Which the Occasional Offender has a Transaction with Mrs. Gaillard-Goodwin

By ARTHUR STRINGER

I

I WAITED until the lamp-lit street was empty, clear to the corner of Madison Avenue. Then I swung about and walked casually down into the area. Under the shadow of the wide, stone house-steps opened the double doors leading into the basement.

The first of these was really more a gate than a door. It was made of wrought-iron rods above, and of fantastically-perforated sheet iron below. It served as a guard for the inner door, which was of wood, and opened into the little entry. From this entry, leading into the actual basement of the house, opened still another door.

The sheet-iron guard no longer troubled me. I took out my keys as offhanded as though I were a head servant returning from shopping, threw back the lock, and calmly opened barrier number one. The fitting of that key, however, had already consumed much time and energy. I had first used a "skeleton blank" for taking a ward impression. The key-bit had been dipped into melted wax. It had then been inserted carefully in the lock and slowly turned. The wards that held the lock-tumblers in place had registered themselves on the soft wax, showing me just what to leave and what to cut away when it came to a matter of filing.

It was practically the same procedure with the inner door of wood. The key for that had also been duly fitted and filed and made ready. But that was as far as I had been able to go.

Once safely inside the entry I carefully locked both doors behind me. Then I felt about under the brownstone fluting of the house-steps and cautiously exposed what I suspected was a burglar-alarm wire. This wire I promptly put out of business with my key-file. Taking from my pocket a third key-blank, carefully wrapped in tissue-paper, I inserted the wax-covered bit in the lock of the still obstructing house-door, and turned it slowly but firmly against the resisting wards. Then I caught up my slender little key-file again and cut away the serrated line imprinted on the wax.

In ten minutes I had the door open and had stepped inside. It was a house in which I had begun to take an almost proprietary interest. I felt peculiarly and contentedly at home, in spite of the fact that it was my first visit across that threshold. For days, now, that house had meant much more to me than a mere mask of brownstone. It had taken on mysterious possibilities. It had piqued and challenged my curiosity. I had come to know the team of well-matched bays that day by day drew up in front of it. I was familiar with the limousine that swerved and shuddered up to the curb under its steps. I knew its motor-car and its phaeton-victoria, its impassive coachman and its footman and maids.

But, most of all, I knew its mistress, the young and autocratic beauty of the fine sables, the ebullient and airily-poised Mrs. Gaillard-Goodwin, who had kept the society reporters of the evening papers in copy for a season or two. I could likewise claim a more or less intimate acquaintance with her jewels, though it would be wrong to say that I had at any time found these jewels more interesting than their wearer. A few words at the Madison Avenue corner drug-store, an occasional discreet surveillance of the house, a patient and consistent perusal of those columns in which are recorded the comings and goings of fashionable city folk, a casual observation of her friends and her frivolities, an equally casual investigation of the habits and business interests of her husband, to say nothing of a quite accidental discovery or two—these had equipped me with a knowledge which might have startled the owners of that huge and silent house through which I was now cautiously making my way.

Yet I was perfectly aware that my involuntary host was Thomas Gaillard-Goodwin, of the Goodwin and Cobalt Operating Syndicate, that among other things he was the president of the Alaska and Littoral Hydraulic Mining Company, that only the day before he had hurried back to New York from Washington. There, I knew, he had been busy making final arrangements for the Kamchatka Coast mining concessions from the Russian Government. To this end, obviously, both he and his discreetly audacious young wife had striven to make a certain Count Rezanova's visit in New York a conciliatingly-agreeable one, and the effort, as I was left open to judge from a veiled hint in a weekly purveyor of society news, on one side at least, had not gone unappreciated.

I Found Myself in a Woman's Boudoir

Such trivialities as that, however, lay beyond my province. It had been of more interest to me to make sure that Gaillard-Goodwin, the same day of his return to New York, took a train for Boston, to attend a directors' meeting there. His wife had motored in from their country place at Rye-on-the-Sound, apparently to meet him. She had brought none of the servants, excepting a French maid. The town house had been peremptorily closed and boarded up the afternoon of the mine-owner's departure for Boston, and the motor-car had carried Mrs. Gaillard-Goodwin promptly back to the Rye place. Only the maid had been left behind, to essay an afternoon of shopping.

Before this maid had begun her afternoon of shopping, however, she had seen fit, immediately after her mistress' husband had given orders for the closing and barricading of the town house, to dispatch a certain telegram. Strangely enough, I happened to be in the little district telegraph office, puzzling over the wording of an imaginary message of my own, when the young operator stopped eating a beef-tongue sandwich long enough to send the maid's dispatch out over the wire.

It was addressed to Mrs. Thomas Gaillard-Goodwin, Miramar Hall, Rye-on-the-Sound, and, as it was ticked off in the hurrying dots and dashes, I read:

"The note and emerald pendant have been locked in the bedroom coin-safe."

And it was, on the whole, merely to find out a little more about that enigmatic pendant and coin-safe that I was making my way into a house whose blank front had stood before me so uninviting, yet so challenging and alluring.

II

NOW that I was inside, I found the house somewhat different from what I had expected. I stumbled from no elephant-limbed Mission lumber into gilded anachronisms of Louis-Quinze rooms. I found no *nouveau-riche* theatricalities of design and decoration. Instead, there was something about that blithely-solemn home that mysteriously appealed to me, from the electroliers of pale-tinted tulip-buds to its upholstered, automatic elevator with mother-of-pearl signal buttons. There was a discreet sense of luxury, of machinery subjugated to mood, of careless and light-hearted well-being, in its very silence and spaciousness, in its ample chairs and serviceable open fires, in its soft confusion of colors and unruffling inevitability of furniture arrangement.

As far as I could see, nothing of importance had been packed away. I found no dispiriting striped ticking on the chair-backs. Neither the gas nor the electricity had been turned off. An open fire of hickory logs awaited a match in the library. Companionably-low bookshelves suggested evenings of quiet reading in the wide-armed leather lounging-chairs. On a wide-topped buffet still stood decanters, a small humidor, a gold-banded liqueur flask.

But it was the repose of the place that most appealed to me. It made my feverish and shiftless street life seem suddenly mean and foolish and squalid. Most people who are down, or have never been up, have their incongruous hankerings after grandeur, I suppose. But most people are satisfied to take their grandeur second-handed, by mooning over it in the pages of smart-set fiction. That canned variety had never appealed to me. I always wanted to get hip-deep into the real thing; as Dinney used to put it, I had to "take it hot off the griddle!"

I looked about me meditatively. With the exercise of ordinary precaution, I felt, I could have many a pleasurable hour before me. The house might remain closed for a week, for a month, even. In the mean time, until the return of the woman of the sables, I would be able to come and go at my own sweet will.

So I made my way up through the quiet rooms, looking casually, yet appreciatively, about me as I went. Everything on both the first and second floor seemed orderly and undisturbed, as I let my storage flashlight circle and play about the polished surfaces and the subdued colors and the unexpected recesses. There was nothing to dispel the all-pervading atmosphere of homelike comfort; it seemed to creep through the house like perfume through a garden.

I ascended to the third floor almost reluctantly. It was made up, I judged, of what would be the main sleeping-rooms of the house. So it was somewhere here that the coin-safe would be found.

I began my search methodically and with a singularly disengaged mind, opening the first door at the front end of the hall. I found myself in a woman's boudoir. My pocket searchlight quickly showed it to be a truly feminine chamber, of pale rose and gold, with a Watteau box-couch and ivory-tinted rattan chairs. Between the two front windows stood a large pier-glass. On a slender-legged desk, of the same pale ivory shade, rested an electric reading-lamp. Beside it glimmered the burnished metal of a telephone transmitter. Not far from this, again, was a dressing-table glinting with a scattering of toilet articles in silver and cut glass. A subtle odor of cosmetic or perfumery of some sort pervaded the place.

A second door, opposite the hall, opened into a bedroom, also of pale rose and gold. From the rear of this bedroom opened still two more doors. One led into what proved to be a white-tiled bathroom, the other into what appeared to be a small dressing-room. At the end of this narrow dressing-room I was confronted by yet another door.

I turned the handle of this door carefully. It was unlocked, but it refused to swing back. My effort to open it, guarded as it was, brought what I took to be a heavy portière down on my startled head. But it was not this falling portière that left me suddenly rooted to the spot where I stood. For out of the darkness of that inner bedroom my ears were suddenly assailed by the loud sound of snoring. Some one was asleep in the bed before me. Then, as I stood there listening, I knew that I was hearing not the sound of one man's snoring, but of two.

That trumpeting and wheezing of contented slumber was unbroken; it rose through the darkness, rhythmical, dissonant, continuous, brutelike in its placidity.

I quietly stooped and lifted the fallen portière to one side. As I did so I discovered the thing at my feet to be not a curtain, but a heavy woolen blanket. Why it had shrouded that doorway I could not tell, but my sensations, as I took a step or two deeper into the room, could not have been much different had I been invading the lair of sleeping tigers.

In fact, as I stood there, trying to pierce the darkness that surrounded me, something heavy and animal-like in

Her Eyes Wide and Fixed with Some Sudden Terror

the very atmosphere made me still again think of a tiger-lair. I could see nothing. Not a ray of light showed in the room.

I had my storage lantern with me, and one press of a thumb might have pricked the whole bubble of mystery. But only a fool would flash a light in a sleeping man's face. Yet by some means or other I still had to find out who and what were those sleeping figures before me. The sheer, inexplicable puzzle of the situation seemed to increase the longer I stood there waiting and listening.

It even prompted me to take a noiseless step or two forward, so that I stood almost at the foot of the bed from which purred and boomed out that enigmatic and immoderate duet of sound. I began to sniff the odor of stale cigar smoke. Drifting after it came the unmistakable fumes of alcohol. I dropped down on my hands and knees, intending to crawl forward until I reached the side of the bed. As I did so my groping fingers came in contact with an empty wine bottle. It rolled and clicked against a second bottle, leaving me there, holding my breath, for a terrible moment or two of suspense.

A sound broke through the darkness, but it did not come from the sleepers in front of me. I swung about sharply, for in the pink-and-gold room I had just left I had heard the quick opening and closing of a door. A moment later came the click of an electric-light switch, and the blackness of the half-opened door behind me grew into a faintly luminous oblong. My retreat had been cut off.

III

MY FIRST rational and conscious movement was toward the door. I was on the point of promptly closing it, when my relieved ear caught the sound of a bell ring. That curt and hurried tinkle, I knew, came from the transmitter of the desk-telephone in the boudoir beyond the pink-and-gold bedroom.

Then came a second or two of silence, and the hurried call for a number. It was a woman's voice that spoke. The moment I heard that voice I knew it belonged to Mrs. Gaillard-Goodwin: to the mistress of the house into which I had forced my way.

I crept to the end of the narrow dressing-room, and listened. The first few hurried words had escaped me, but as I stood there waiting I told myself that I was hearing quite enough.

"Yes, it's the same safe we had the trouble with before, Mr. Kerwin," the woman at the 'phone was saying. "Yes, the coin-safe, the one you sent your man up about, two months ago. . . . But we don't *know* the combination. . . . Yes, it's urgent. . . . Two hours? . . . Yes, I *could* wait. . . . Oh, from Brooklyn! That's different, isn't it? . . . Then couldn't I get a locksmith, or something, nearer here? . . . An expert, just for that? . . . Well, I'll wait. . . . If it's that late, tell him to give four rings, so we'll know. . . . Yes, it really is too bad. . . . Thank you. . . . Good-night!"

Before the last faint vibration of that 'phone bell had died away I had tested and weighed and decided on my plan of action. To wait a reasonable length of time and then make my entrance as the safe expert from Brooklyn was out of the question. Anything I intended to do would have to be done before that particular expert sounded his four rings on the front-door electric bell. It would also have to be done, I felt, before the unknown sleepers in the room behind me had awakened. I no longer pondered who and what they were. All I knew was that they were asleep and that from the room where they lay some second door must lead to the hall without.

I darted back through the door of the unlighted bedroom and closed it silently behind me. I would have locked it, but there was no key. The sleepers still snored there, uninterrupted, placid, indifferent. I felt blindly along the walls, in the darkness, carefully coasting each obstructing piece of furniture, until my fingers came in contact with the soft folds of what I knew to be a silk comforter, hung flat against the side of the room. Under this comforter, strangely enough, I found the door. It refused to open as I turned the knob. But the key was still in the lock, and a guarded turn of the wrist permitted me to squeeze out to comparative freedom. I reached in for the key, on second thoughts, and locked the door from the outside.

I could see the light from the open door of the woman's boudoir fall across the front of the hallway. I still had a fighting chance, for that light implied the mistress of the house was still there. The open door further assured me that nothing had aroused her suspicion.

I sped down the dark and silent stairs as quietly as possible. My first intention had been to go clear to the street door and there hurriedly sound the electric bell. But that, I saw, would be a waste of time, for any such ring would never be heard on the third floor of the house. So at the bottom of the second stairway I wheeled suddenly about, and tramped noisily up to the third floor again. The light still shone from the open door across the front hallway. But no move or sound of interrogation came from within at my approach. This was disconcerting; but it was too late to draw back.

"Is anything wrong here?" I demanded authoritatively even before I swung about into the square of the lighted room.

But there was no answer to my question as I stood there in the doorway, accustoming my eyes to the glare of the light.

But there, directly before me, I saw the woman, with her back to the huge pier-glass. One hand rested on the edge of her ivory desk, the other was pressed close against her panting breast. She was swaying back and forth, weakly, as she stood there. Her lips were parted, foolishly; her face was the color of paper. Her eyes, wide and fixed with some sudden terror, were gazing through the half-opened door toward the narrow dressing-room that opened into the bedroom still farther to the rear of the house. Through the momentary quietness, above the quick breathing of the woman, I could still hear the low and animal-like *vibrato* of the two sleepers.

Involuntarily I circled about and looked in the direction of the woman's fixed stare. Each door stood open, and I could see clear through to the room from which I had so recently escaped. That room, I saw as I peered into it, was now flooded with the bald white light of its electric lamps.

"What's wrong here?" I demanded, turning back to the room where she stood. She continued to sway back and forth in front of the pier-glass, without so much as looking at me.

"Who are you?" her lips said indifferently, as she still faced the half-open door and the lighted room beyond it.

"I found your street door left open. I thought there might be something amiss inside."

She turned slowly and looked at me as though she had just awakened out of a sleep. She struggled to draw herself together, with a futile little movement of her hand across her dazed brow.

"I'm a Holmes' special officer," I explained. "Do you want help? Is there anything wrong here?"

"There is!" she gasped, peering into the open door again.

"But what?" I asked, taking out my Colt from its carefully padded hip pocket.

"*Look in that room!*" she whispered faintly, sinking into one of the ivory-tinted chairs.

IV

I TURNED and strode toward the open bedroom with a peremptory show of indifference. But my pulse was far from sluggish as I stopped in the doorway and peered inside.

Before me lay the high-ceilinged room, tinted a pale blue, and now flooded with the clear white light of the electrics. On a massive brass bed that stood in the centre of the room sprawled two ludicrously-disheveled figures.

Never before had I seen two figures more out of keeping with their surroundings. One man, unkempt, carrot-headed, cadaverous, lay partly wrapped in an eiderdown comfortable of brocaded satin. His great rough boots lay on the white sheet beside him. Protruding from the flowered satin folds that covered him showed one red foot in a tattered woolen sock. And all the while he lolled and wheezed and slept there, blissfully oblivious of everything about him.

Another more gigantic figure lay sprawled out close beside him on the white mattress. One dark and hairy arm, thrown carelessly above his head, drooped across the burnished rods of the bedstead. His face was of a dull crimson hue. His gorilla-like wrists protruded from the red-silk sleeves of a dressing gown much too small for him. His great heaving and snoring body, crowned with a saturnine sort of placidity, stretched, uncouth and incongruous, from the top to the bottom of the bed, coarsened by the fine linen against which it stood out with the clearness of a cameo. There was something unspeakably loathsome about the black stubble of his unshaved face, about the thick, loose-hung lips, now wide apart.

Yet one close glance at that figure had shown me who and what it was. The sleeping hulk on the bed before me was "Scranton" Sammy, the one-time "gay cat" of the "Pennsy" yegg gang. The other sleeper, the carrot-headed figure, I could not place. But it took no second scrutiny to show me that I was face to face with a couple of the lightest-handed criminals outside of Sing Sing; and I was not without a passing sense of gratitude at the thought of having stumbled upon them in that comatose and helpless condition.

My first reactionary feeling, as I let my gaze wander from the figures on the bed to the scene close about them, was almost one of humor. For the two intruding yeggs, careless of consequences, had obviously been regaling themselves on the good things which the house had offered. An empty decanter or two, bottle after bottle of vintage wine, the remnants of some potted meat, a box of sweet biscuits, an empty magnum of champagne, a jar of brandied peaches, plainly showed me how ample and irresponsible their orgy had been. The children of the open had been reveling in the long-dreamed-of luxuries of wealth. The temptations of that quiet and empty house had been too strong for them. They had fallen victims of sensation, even as I had done. The thought made me wince. The sensations of which I walked the slave were of a higher order than theirs, perhaps. Yet I knew they all led to the same end. I looked still further about the room. The two windows at the back were blanketed, just as the two doors had been. Even as I puzzled over the mystery of this, my eye fell on the key to the whole enigma.

A square, fumed-oak cabinet, ornamented with roughly-cut brass hinges, stood in the southeast corner of the room.

I Disliked the Assurance and Polished Insolence in His Eyes from the First

It was surmounted by what appeared to be a writing-desk, with small oak drawers and pigeonholes. It was, I saw, an ungainly piece of furniture, designed to hide away, when the oak doors across its face were closed, a low-grade house-safe in a lower-grade effort at ornamentation.

Its doors, however, were not closed at the present moment. One heavy brass hinge, in fact, had been wrenched away in forcing them open. I began to understand the meaning of the blanketed doors and windows. It was a quiet prelude, as a rule, to a noisy entertainment with which I was more or less familiar.

The face of the joint around the inner steel door of the safe had been carefully filled with putty, with the exception of one small space at the bottom and another at the top. On a level with the lower space that had been left unsealed had been puttied a piece of window-glass, a few inches square. On this still lay a scattering of some finely-powdered explosive. In front of the safe my eyes fell on a small air-pump, with a rubber suction-disk attached to it. Near by lay what I knew to be a fuse and "timer."

The situation grew still clearer to me. The two prowling yeggs had made note of the fact that the house was a deserted one. They had broken in, presumably by way of the roof, had discovered the safe, and had begun their campaign of attack. Knowing it would be safe to detonate their explosive only in the dead of the night, they had whiled away their time by a further inspection of the house. Thus waiting and lounging about, they had surrendered to the sirenic call of the wine-cellar, had eaten and drunk their fill, and, with the *sang-froid* of intoxication, had gone calmly and blissfully to bed in the very room where they had laid their mine. Even as I looked back at them, there seemed something symbolic in their brutelike slumber, something typical and tragic in their lack of comprehension while strange and momentous currents were stirring about them.

They were not fitted for the paths of pure adventure they had elected to follow. They made my mind flash back, even in that moment of hurried inspection, to poor old Dinney, my one-time pal. Dinney, after his haul from a St. Louis bridge-builder's house, had ached to adorn himself in that unhappy gentleman's dress suit. He surrendered to this hunger for gentility, at last—and went to a vaudeville matinée, at three o'clock in the afternoon, in all his glory of white shirt-front. That innocent vanity had cost Dinney ten months of his freedom, through coming face to face with an officer who knew more of social procedure than did poor Dinney himself.

I was brought back to the crisis before me, at a bound, by a metallic click, followed by the sudden tinkle of the telephone bell, in the room behind me. It was too late now, I knew, for any outside interference.

Switching off the lights, I swung the door of the blue room shut, and darted back to where the woman sat at her ivory desk, with the receiver in her hand.

I was just in time. I noticed that she had grown more self-possessed, that she now had more control of herself. There was an air of sudden determination in her glance, as I almost flung myself between her and the 'phone.

"What is that for?" I whispered hurriedly.

"I'm telephoning for the police, for help!" was her answer.

"But what can the police do?"

"Do? They can protect me from those brutes!" she cried out. I held up a warning finger, for silence. Then I took the receiver from her hand and hung it on the hook.

She sat there, watching me, without speaking, while I muffled the call-bell in the palm of my hand, and continued to do so until Central, exasperated, grew tired of ringing.

"*I* am here to protect you!" I warned her. "And whatever is done will have to be done most carefully!"

Her terror of the situation seemed about to return to her.

"What do you mean?"

I looked toward the closed door that led into the blue room.

"I mean that the men in that room are two of the most audacious and most ruthless criminals in all New York!"

"Oh!" she said, under her breath. She made it almost a moan.

"We are safe enough for a little while," I assured her. "But first you must explain things to me. Is this house empty? I mean, where are your servants?"

"Quite empty," she answered. "The servants are all at Rye. The house had been closed."

"Then you came here to-night by the merest accident?" I asked.

"I came unexpectedly," she answered.

"Why, please?" I demanded.

The faintest tinge of color showed in the pale oval of her cheeks.

"It's a not unnatural prerogative, is it, to come into one's own house?" she replied. I realized the rebuke, and that she was shrinking away from me as I stood over her, that our voices might not carry beyond the room.

The woman did not appreciate her actual predicament. A touch of a bell, or a word to a footman, had always brought her orderly service, on the one hand, or adequate protection, on the other. For once in her career she was facing life without its veneer. She was finding herself engulfed in certain primordial conditions where her code would always go unrecognized and unknown.

I Motioned for the Woman to Give Me Her Bulldog Gun

She started to rise from her chair, half impatiently. But I forced her back into it. My movement of authority seemed to irritate her even beyond the bounds of precaution.

"What are you doing here?" she cried out imperiously.

Again I held up a warning finger for silence.

"First, let me explain something to you. Do you understand why two men are in that particular room of your house?"

"No," she answered, watching me narrowly.

"Then let me make it clear to you. As you know, there is a coin-safe in that room, hidden away in some sort of oak cabinet. They have forced that cabinet open, and sealed the safe door up with putty. Then they have applied an air-pump to the upper crack, to exhaust the pressure on the inside of the safe. They left a small crack in the bottom, and as the air rushed in it carried enough finely-powdered potassium picrate to blow that safe door to smithereens at the touch of a match!"

"But ——" she began. I stopped her with a movement of the hand.

"They have made everything ready. But they knew an explosion would not be safe, until midnight at least. That explains why they are still there!"

"But what could they want from that coin-safe?" she asked uneasily. Some momentary restraint of manner, some faint shadow of passing embarrassment, crept over her.

"I think I can explain that!" I told her.

Her lips framed an almost inarticulate "Why?"

The step was a bold one, but I had blocked out my line of advance and had to follow it:

"Because the same purpose that brought those two yeggmen into this house also brought you here!"

V

I KNEW the shot had struck home, the moment it had been delivered. The woman drew back in her chair, wide-eyed and gasping. It was not anger and denial I saw on her face. It was more wonder and bewilderment.

"You don't know what you say!" she murmured, steadying herself and studying my face. The incongruous consciousness that she was a very beautiful woman, even through her pallor and lines of fatigue, took possession of me as I sat peering back into her immobile and rebellious eyes. She was beginning to be a little afraid of me after all.

"Those men are thieves—are criminals!" she began.

"Precisely," I interrupted. "They are criminals who took their lives in their hands the moment they broke into this house! And for that very reason they would put a bullet through you or me, if we stood between them and their safety, as quick as they'd put their hands into a cash-box!"

Still again she was studying my face narrowly, intently. She was pondering, apparently, just how much I knew of her life and movements. I was beginning to feel we were both doing a great deal of foolish beating about the bush. And time, I knew, was flying.

"Listen to me," I said, with a decisiveness of tone that held her attention, even against her will. "You know, and I know, that in the coin-safe in that next room is locked a note and an emerald pendant!"

A gasp broke from her lips involuntarily.

"We also know," I continued evenly, "that it is vital to your happiness and peace of mind (let's put it) that this note and this emerald pendant should fall into your hands, and into no one else's!"

She started up from her chair, with a movement toward the blue room.

"You *know* these men!" she cried with sudden conviction. I felt like gagging her on the spot.

"Madam, lower your voice," I warned her in a whisper, "or even *I* can't get you out of this mess!"

I motioned her back to her chair.

"We've no time for nonsense like this. As an officer, I know these men are yeggmen, and I know what they stand for! They've started to break into your husband's coin-safe. In that safe are certain things for which you yourself came to this house to-night, alone!"

"Why should you think that?" she parried combatively.

"I don't think it—I know it!" was my answer.

Again she rose from her chair.

"Then that safe is open! It's been broken into already!" she flung out at me defiantly.

My only answer was to lead her to the closed door quietly. There, after listening for a moment or two, I turned the knob and switched on the lights.

The two loutish figures still snored there sprawled out on the white bed. They did not make an attractive picture. What suddenly disconcerted me was the discovery that one figure had turned in its sleep since I had last seen it. At any moment, now, I might have other forces to deal with.

The woman's eyes swept the room, slowly, dazedly, shrinkingly, from the litter of empty bottles to the draped windows, from the brutal faces to the coin-safe in the corner. It was at the safe she looked longest. Then I motioned for her to go, and quietly turned off the lights. I also withdrew the key from the inside of the door, as we retreated, and locked it after me.

Once back in the room of pink and gold, we stood confronting each other for a moment of unbroken silence.

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LIMITING OPPORTUNITY

The Man Who Wants to be a Merchant

By JAS. H. COLLINS

NOW, how about the young man starting in life to-day, who feels that he has within himself the makings of a prosperous merchant? What changes have been wrought in retail conditions since Wanamaker and Marshall Field began? How large will the trusts loom on his horizon?

Fifty years ago it made little odds where the path of glory led.

Where it began was in a country store, and the neophyte matriculated by sweeping out the place and washing the windows. Mr. Rogers started there to be an oil king. Rockefeller started in a commission store. Men like Wanamaker and Field became clerks and stayed in the retail line, and even General Grant's real career dates back to his clerkship in Galena. It seems rather curious to find so much ability coming up from the retail store, until one goes back and looks carefully. Then it becomes apparent that, at that time, there wasn't any other place to start, unless one wanted to be a farmer.

To-day the young man who is not especially attracted by the retail career can find a number of other entrance-points to Life.

How about the youngster who really wants to be a merchant—who is willing to begin by sweeping out, if necessary—who would keep his shop in the hope that it will keep him?

In previous papers it was shown that the trusts have, if anything, immeasurably increased the number of salaried places and the amount of salary. It was shown, too, that, perhaps, the independent manufacturer has fair opportunities to hold his own, even against a trust.

In the retail trade of this country there have undoubtedly been more radical changes brought about the past quarter-century than in either of these other fields. The trusts themselves, as manufacturers or controllers of manufactured goods, may not bear so heavily upon the retailer as has been asserted. Many of them need him in their plans, just as they need the able salaried man. Other forces, however, are revolutionizing retail conditions. If one applies this loose word "trust" to everything that makes for concentration, large-scale distribution, narrowing of profits, etc., then some of these forces may be classed as trust activities. But other conditions are far outside, even, of this wide classification.

The Foes of the Retail Merchant

THE retail merchant is certainly facing some ugly facts. First, there are pseudo-trust influences, three in number: the department store, the mail-order house, and the chain of stores operated by one management. The latter is either a department store spread out over a whole city, with its economies in buying, or a system of shops scattered over the whole country that carries one line of goods direct from manufacturer to consumer, also with resultant economies. A. T. Stewart did a gross business of sixty-five million dollars a year, but a large portion of this was wholesale. In Chicago to-day are two mail-order concerns, whose business is of a retail nature, competing with retail merchants, and each of them does nearly as much business as did Stewart in both his wholesale and retail establishments. All these changes in retail trade are based on natural conditions—the growth of population in cities, the perfection of mail and freight service, the increase in publications, the nationalization of demand.

Small Shopkeeping has Drifted Largely into the Hands of the Thrifty German and Jew, Who Put Their Wives Behind the Counter

The retailer is also a buffer between manufacturer and consumer. One trims his profit to meet competition in production, while the other trims it because the cost of living has advanced.

He is even up against what some believe to be the greatest American problem—the servant question. Thousands of small shops in the large cities would have no clerks at all did not the

How Thousands of Retail Merchants Make Their Business Start

proprietors rear their own. Small shopkeeping has drifted largely into the hands of the thrifty German and Jew, who put their wives, sons and daughters behind the counter.

The old-type retailer, too, works harder for his money than anybody else nowadays. The grocer, druggist, butcher and baker are on deck sixteen hours a day, and not all of them have Sundays for recreation. Ask the average mechanic to do two days' work between sunrise and midnight, and see what would happen.

Whether there is as much profit to-day in a modest retail business as a generation ago is rather a complex question. Thousands of small merchants still amass comfortable competences in trade. They may not make as much proportionate to the increase in cost of living. Their rewards appear small beside those of manufacturers, and even of salaried men. But they are often men who have risen from the ranks of wage-earners, and might not have done as well in other fields.

For the young fellow who has genuine retail ability there are unquestionably larger opportunities than ever before. He must look for them in new places, however. Under some circumstances his most attractive field may lie in a salary with a great merchandising organization. Under others he may build up a far-reaching organization of his own. As the proprietor of a single retail business he may, by unusual ability, earn a satisfactory profit. And it is held by most persons in the wholesale and manufacturing trades that there is still room for a moderate success where a man of only average ability enters retailing.

Perhaps the best way to crystallize this matter is to draw pictures of two typical retailers—the man of average ability and the man of unusual ability.

Profits of the Small Business Haven't Grown

THERE are about two thousand retail druggists in Greater New York. Their average profit must be very low—five thousand dollars a year would doubtless be too liberal a maximum for all of them, or for any retail line. Much of the retail trade of every city is mere pushcart traffic. Yet some of these dealers, by only fair ability, manage to clear from five thousand dollars to eight thousand dollars a year, and a few of the exceptionally able ones from ten thousand dollars upward. The list of those who make fifteen thousand dollars, however, would probably be counted in dozens of establishments in each trade, and those, as a rule, in the centre of the city, where they begin to take on the character of the department store.

Our typical druggist of average ability was an elderly German, who had kept a shop in the lower part of Manhattan Island for forty years and more. We have figures of his gross turnover for a period about twenty years ago, before the department store became a force. He was back in what is now assumed to have been a golden era of retailing. Yet his daily sales did not greatly exceed twenty dollars gross, counting Sundays, and thirty dollars was an uncommon day's business. The gross annual turnover did not reach ten thousand dollars, and profits were not much over thirty-five hundred dollars.

This druggist did a trade that is still done to-day in every city, and which will probably continue to be practicable for many years to come—a small neighborhood trade. Prescriptions, medicines and toilet goods made up the bulk of it. His shop had become a landmark and gossiping place. He was content, did not think of advertising, had not kept abreast of demand, was not a shrewd buyer. Part of his profits each year were on the shelves in stock, some of it unsalable. He took what trade gravitated to him, and had fallen into comfortable habits of building a fire each morning, taking an observation on the weather, and wondering how the next election would go.

About twenty years ago this old-time druggist hired a boy. He was rather an extraordinary boy for three dollars a week—quick, observant, interested. He saw a customer before the customer saw him, and waited on him in a way that made friends. He took pride in the appearance of stock, and put circulars in packages, and brought so much initiative into this passive business that eventually the old druggist sent him to take a course in pharmacy. The boy won highest honors in a class of seventy-one, and came back, not a pharmacist, but a chemist. Then the proprietor took him in as junior partner, and by and by, when he died, the business passed to the younger man.

Side Lines of the Drug-Store

THE latter has since developed this neighborhood store in a way that makes it unique. First, on the mercantile side, he has put in a fine stock of druggists' sundries and knickknacks—goods upon which the druggist of unusual ability, with a central location, often builds an enormous trade, his prescription department becoming a mere accessory. This man's development, however, has been along legitimate pharmaceutical lines. He has connections in London, Leipzig and Munich, and imports new medicinal agents before they are described in the American medical press, so that a doctor prescribing one of them before it becomes staple will send to him. He has an analytical, chemical and X-ray laboratory to aid physicians in diagnosis, and an all-night service for emergency cases, delivering oxygen and sterilizing solutions. His stock of surgical and dental instruments draws professional trade from all parts of the city, and he does a great deal of compounding for hospitals and infirmaries. On top of this, he has become a manufacturer of proprietary remedies. Altogether, his staff runs to thirty people.

Now, measuring this retailer's success strictly in terms of money, and comparing his profits with what other men of far less retail ability make, it does not seem adequate. With remarkable skill in business management, added to scientific knowledge, he has developed a neighborhood store to its utmost limit. Yet probably in no year have his profits, apart from his manufacturing activity, been twenty thousand dollars, and perhaps they do not average fifteen thousand dollars. His activity is bound within a hard shell of the natural limitations of the kind of business he is in. He is happy and satisfied, and will retire one of these days with a snug fortune. But still, measured in terms of dollars, other men of the same ability are getting more for their work in retail trade.

One of the large Sixth Avenue department stores in New York was built up on its millinery department—as a good many similar stores have been built in other cities. Taste and reasonable prices in millinery make a magnet that draws trade to fifty other departments.

The millinery buyer in this store receives a salary of twenty thousand dollars a year, it is said—not an unusual one for a department-store buyer of exceptional ability, for a few well-known buyers receive thirty thousand dollars. This man runs a department that does a gross business of one million dollars a year—the largest in the country, perhaps. He pays no

The Neophyte Matriculated by Sweeping Out the Place

rent, no taxes, no insurance, takes no risk. An error of a few thousand dollars in buying might put our energetic druggist into bankruptcy. An error of fifty thousand dollars with the millinery man would mean nothing serious, for the store would move the goods by a little activity and price-cutting, and make good any loss a few months later. There are hundreds of buyers for the great department stores who receive salaries of ten thousand dollars to fifteen thousand dollars, and from that on downward the positions increase in number, until we find many paying twenty-five dollars a week into which exceptionally bright clerks are stepping every day.

Here is one great channel for the young man with retail ability.

As the youngster who seeks a salaried place in a manufacturing company, or means to be a manufacturer himself, must learn to *sell* goods, so the neophyte possessed with the ambition to become a merchant must learn to *buy*.

Let us look at this department-store business a moment, and find out where it began, and how it is conducted to-day, and what it seems destined to become in the future.

An Elderly German, Who Had Kept a Shop in the Lower Part of Manhattan Island for Forty Years and More

The department store grew out of the old dry-goods store. It is very new as yet. The greatest growth has come in the past decade. Ten years ago the departmental business of New York was perhaps not one-quarter that of to-day. The old-time dry-goods store of thirty years ago handled a few lines of textiles, and had but two busy seasons—spring and fall. In between times there was stagnation, reduction of expenses, dismissal of clerks. It was the need for keeping busy every month in the year, and the necessity for keeping a clerical force intact that led to the addition of other departments. New lines were superimposed on the dry-goods trade, and a cycle of business built up, by advertising and special sales, that keeps a great store active the whole year.

The best season is that around the Christmas holidays. January is made a good month by extraordinary bargains in housefurnishings and staple white goods. There is no reason on earth why people should buy such goods in January, but department-store activity has made it a great mercantile event of the year. February, dullest of all months except August in the old days, is a time for pushing goods that lie dormant at other seasons—silverware, leather goods, floor coverings. Then the spring trade comes along, running until June, and another season of forced selling occurs in the dog-days. August is the month of relaxation, when employees take vacations. Then follows the fall trade, and this leads again into holiday business.

This cycle of selling keeps busy at all times a force of trained clerks. The small retailer cannot keep clerks employed all the year, nor get extra ones in busy months. The department store's cycle has, in a measure, solved this labor question. In winter the fur and cloak department occupies one-fourth an entire floor, and is manned with picked clerks. The fur buyer is charged so much per foot for floor space, and so much for each clerk. As spring comes on, his department begins to shrink. The summer-waist department begins to encroach upon him, and his clerks are transferred one by one to other departments. In the middle of summer his department is a mere sitting-room, with one or two clerks to carry. Clerks are shifted from section to section for special sales, and made a charge on the buyer who needs them, perhaps for only a day.

Based on such economic principles, the department store has grown until there are now many establishments that do a gross business of ten million dollars to fifteen million dollars yearly. Cities of 40,000 population support such stores. There are five hundred with capital of fifty thousand dollars to two million dollars each, one thousand more dry-goods stores with thirty thousand dollars to five hundred thousand dollars capital, and ten thousand others, smaller still, with ten thousand dollars average capital. Their yearly gross turnover is estimated at five times their capital. Old trade has been diverted, but the chief effect has been stimulation of new business. They influence manufacturing, merchandising and all activity. One remarkable effect is shown in our newspapers. Growth of afternoon and Sunday papers is based upon their advertising patronage. A conservative estimate gives thirty-five thousand dollars as the annual advertising expenditure of twenty department stores in New York and Brooklyn. The newspaper publisher now delivers his afternoon and Sunday paper to readers below cost, taking his profit from department-store advertising.

The all-important man in these huge retail organizations is the buyer. He it is who ransacks the world's markets for attractive goods, and who studies demand, the weather, the changing seasons and flitting fashions, the needs and whims of the purchasing public. A small retailer often buys several different lines of goods. He must usually buy at home. He has small capital, a small margin for errors, a small outlet. The department-store buyer, however, specializes on a single line, and can go abroad if necessary. He has enormous purchasing power, and an outlet that permits him to take reasonable risks.

Buying goods is as much a matter of human nature as selling, but, instead of studying a few customers, the buyer studies people in the mass. It has been said that a knowledge of *retail* human nature is the key to business success in any line where public taste must regulate one's operations. The failure of almost any unsuccessful retail business is frequently traced to poor judgment in buying, while shrewd gauging of the public taste often carries a business into success despite lack of capital. Many elements enter into the equipment of the buyer who rises to a position at twenty thousand dollars—the output of merchandise is to-day so vast and varied that even a little news instinct is needed. But the careers of most buyers, traced back to beginnings, are found to be laid on a knowledge of goods and the public gained in selling behind the counter.

The logical place to begin in this field is as a clerk. There is a widespread notion that department-store clerks are a poorly-paid, sapless species of humanity. But it is not borne out by fact. Under conditions in the old dry-goods stores, promotion often went by favoritism, as it does still in the English "living in" system. But few classes

(Continued on Page 15)

In the Shadow of This Store are Prosperous Haberdashers

THE COUNTESS DIANE

By HENRY C. ROWLAND

PART IV

THE blatant clamoring of the horn ceased suddenly, and it seemed to the men listening outside as if the very abruptness of its stop was the signal for every dog in the neighborhood to carry on the melancholy refrain. A deep-throated roar from the kitchen of the inn led the chorus, and this was followed by a sniffing and growling within which caused Deane to tighten his grip on the spanner.

All at once the horn recommenced with greater violence and wilder variations. Deane raised his spanner and thundered on the door, as if to beat it in.

"*Ouvrez! Ouvrez là!*" he bellowed.

Again the horn ceased. There was a scuffling about inside and the muttering of several voices, followed by the clattering of sabots and the clinking of glass.

"Smash it in!" muttered Mr. Smalley. Deane was about to comply when there was the sound of a bolt shot and a rattle of the latch. The door opened about a foot and a villainous face beneath a shock head of hair appeared in the aperture.

"*Dites donc!* Is this the way you keep your inn—locking out your patrons?" demanded Deane angrily. "Open the door."

The man, a heavy, loutish fellow, smooth-shaven, like all Breton peasants, and with the flat, Bigouden features suggestive of his strange, Mongolian ancestry, muttered some excuse and threw open the door. The dog, a big, woolly, bobtailed sheep-herder, stood at his heels growling for a moment, then made a dash for the yard, where it circled with barking howls.

Across the room two men, who appeared to be ouvriers, were sitting on a bench smoking, and a greasy-looking individual with a hooked nose and pointed beard, who from his cap and apron was evidently the chef, stirred a pot, watching the two from the corners of his eyes.

As Deane with Smalley at his elbow entered the room he glanced quickly about, taking in the strategic features of the situation. Through an open door which led to a *buvette* in the front of the inn he caught a glimpse of several rough-looking men, apparently patrons of the place. One or two glanced furtively in his direction, but most preserved a sullen and watchful silence.

The artist stepped to this door, shut and bolted it. He turned to the man who had let them in.

"Now, my good fellow," said he, "bring out that girl, and bring her out quickly!"

"What is that you say, M'sieu'?" answered the fellow sullenly.

Deane stepped toward him and the man, apparently not liking the expression in the eyes of the artist, backed a step and stood with his hulking shoulders against the wall.

"Watch for a kick, Archie!" said Smalley, in English.

"I am watching," said Deane. "You keep tabs on the rest of the outfit. I don't intend to lose any time over this job!"

He stepped directly in front of the innkeeper, the heavy spanner in his left hand and his right clenched.

"I say," he repeated, "that you are to bring out that peasant girl whom you have hidden somewhere, and bring her out at once!"

"I do not know what you are talking about," growled the fellow.

"Look out for trouble, Sam!" said Deane, without taking his watchful eyes from the man. "Use your fists if you can; don't use the spanner unless you have to."

"Go ahead, my boy," replied Mr. Smalley cheerfully. "I see nothing here which will need the spanner."

"For the last time," said Deane, stepping directly in front of the muttering innkeeper, "I tell you to get the girl. Are you going to do it?"

"I do not know of what you are talking," mumbled the man.

The quick eye of the artist caught the sly shifting of the fellow's bulk to one foot, and warned him of what was coming—*la savate*—the terrible, lashing kick, which is less a kick than a swinging blow with the foot. But the man was standing too close to the wall to deliver it, and as he moved forward Deane drove the end of the spanner into the pit of his stomach. He doubled up and dropped to the floor, for the moment *hors de combat*.

"Look out!" cried Mr. Smalley, and Deane whirled in his tracks just in time to dodge a heavy iron pot hurled at him by the cook. Before the fellow could lay hand on another missile Smalley had leaped upon him and dealt him a blow between the eyes which quite destroyed all of the fight that was left in him. Down he went across a bench, from which he slipped and rolled upon the floor, holding his face in his hands.

The two men who had been sitting upon the settle had risen to their feet, but either through fear or bewilderment had taken no part in the scrimmage.

"Do you two belong to this inn?" demanded Deane of one of them.

"No, M'sieu'. We stopped but for a pipe and a glass of eau-de-vie."

"How long have you been here?"

"We have but just arrived, M'sieu'."

"Do you know anything about a peasant girl who has been made a prisoner here?"

The two faces became wooden in their utter lack of expression.

"No, M'sieu', we do not know anything about it."

Deane stared at them for an instant, then pointed to the door.

"Go," said he, "if you do not want to be arrested! The gendarmes are coming."

The word "gendarmes" had its usual magical effect. The two men shambled quickly to the door and went out. Deane shut the door behind them and bolted it.

The cook was still sitting on the floor, nursing his face. The innkeeper had clambered to his feet again and was standing half-crouched, his palms against the wall, glaring at the artist, upon whom he was prevented from rushing only by the heavy weapon in the young man's hand.

"Now then, animal," said Deane, "will you take us to the girl, or do you want a little more from the same bottle? *Vite!*"

"I tell you that there is no girl here. I shall make you pay for this! You have come into my house by force and beaten me and ——"

"Shut your mouth!" Deane planted himself squarely in front of the man.

"Sam," said he, without looking around, "shove the poker into the fire."

Smalley gasped. "What?" he cried. "The poker ——"

"Yes, the poker! Heat it up!"

"But you can't torture the scoundrel, Archie ——"

"Will you heat up that poker, or must I? Do you realize that the Countess is somewhere in this dive? You don't understand; the Prince has nothing to do with this. It is a different matter. This devil has the girl locked up somewhere, but he is afraid to admit it now, because it's a case of deportation or—the guillotine!"

Smalley's face blanched. Without a word he walked to the hearth and shoved the poker into the coals.

"If either of you moves," said Deane in a low voice, "we will beat your head in!" He glanced at the cook, whose beady eyes were glittering as if he were planning some mischief.

"Throw that cook out, Sam," said Deane. "We don't need him, and he looks as if he were going to make a break of some sort."

"But suppose he gives the alarm?"

"No danger! All he wants is to get away. Besides, hot iron will open this dog's lips quicker if he is alone!"

"But you don't really mean to use that poker ——"

Deane's face set grimly. "I mean to have the Countess out of here, and that mighty quick! My Heavens, man!" he cried frenziedly, "it may be too late now. Hurry; chuck out that cursed cook!"

Smalley stepped to the door and threw it open. There was nobody in sight.

"*Allez!*" he said to the cook. The man stared, then scrambled to his feet and scurried out.

"See if there is anybody in the *buvette*," said Deane. His friend unbolted the door and looked into the room. It was empty.

"You see?" said Deane. "They all know that there has been some funny business, and they have all cleared out. I will bet that there is not a soul in the house. Did you notice that there were no women about the place? That always looks significant. Give me the poker!"

Smalley stepped to the hearth and drew the poker from where he had laid it among the coals. As he did so the innkeeper spoke.

"I will take you to the girl, M'sieu', if you will let me go free," he whined; "if you will not give me to the gendarmes."

"I will promise nothing," said Deane, "but you will take me to the girl, or you will never leave this room alive!" He reached for the poker.

"*Tiens!*" snarled the man, shrinking back. "I will take you to the girl."

"Where is she?"

"In the cellar. If Monsieu' will light the lamp ——"

Smalley took a lamp from the table and lighted it.

"Give me the lamp," said Deane, "and you walk close behind this brute, and if he makes a shifty move smash him. Look out for tricks!" He turned to the innkeeper. "Go on! Lead the way!"

The man walked unsteadily through the *buvette*, then, opening a door, led them down a long, dark passageway. Half-way to the other end a flight of low, stone steps descended between two walls of rough masonry and at the bottom stopped before a damp, fungus-covered door which was apparently as old as the building itself.

Led by the innkeeper they descended the steps. Deane observed, without remarking its significance, that the door was not bolted, but simply on the latch. The innkeeper threw it open and they looked into a black void which reeked of mould and the pungent odor of sour wine.

"Listen!" whispered Smalley.

From somewhere in the solid darkness there came a faint sound of sobbing, apparently from behind thick walls.

"Countess!" called Deane. "Countess—where are you?"

There was an instant of silence, then a muffled voice came in answer.

"Here—here—oh, I *knew* that you would come!" The sobbing broke out afresh, but this time with a different note.

"Go on!" cried Deane harshly. "Countess," he cried, "are you hurt?"

"No—no, only very frightened!"

"Hurry!" said Deane to the innkeeper, who was stumbling on ahead.

The man led the way through a sort of winding lane between casks and barrels and what appeared to be bins containing odds and ends of ancient rubbish. By the dim light of the lantern it seemed as if the refuse accumulated in the cellar dated back as far as the building above it, and in one corner Deane caught a glimpse of an old Sedan-chair with its musty trappings still attached. Suddenly their guide said something in patois.

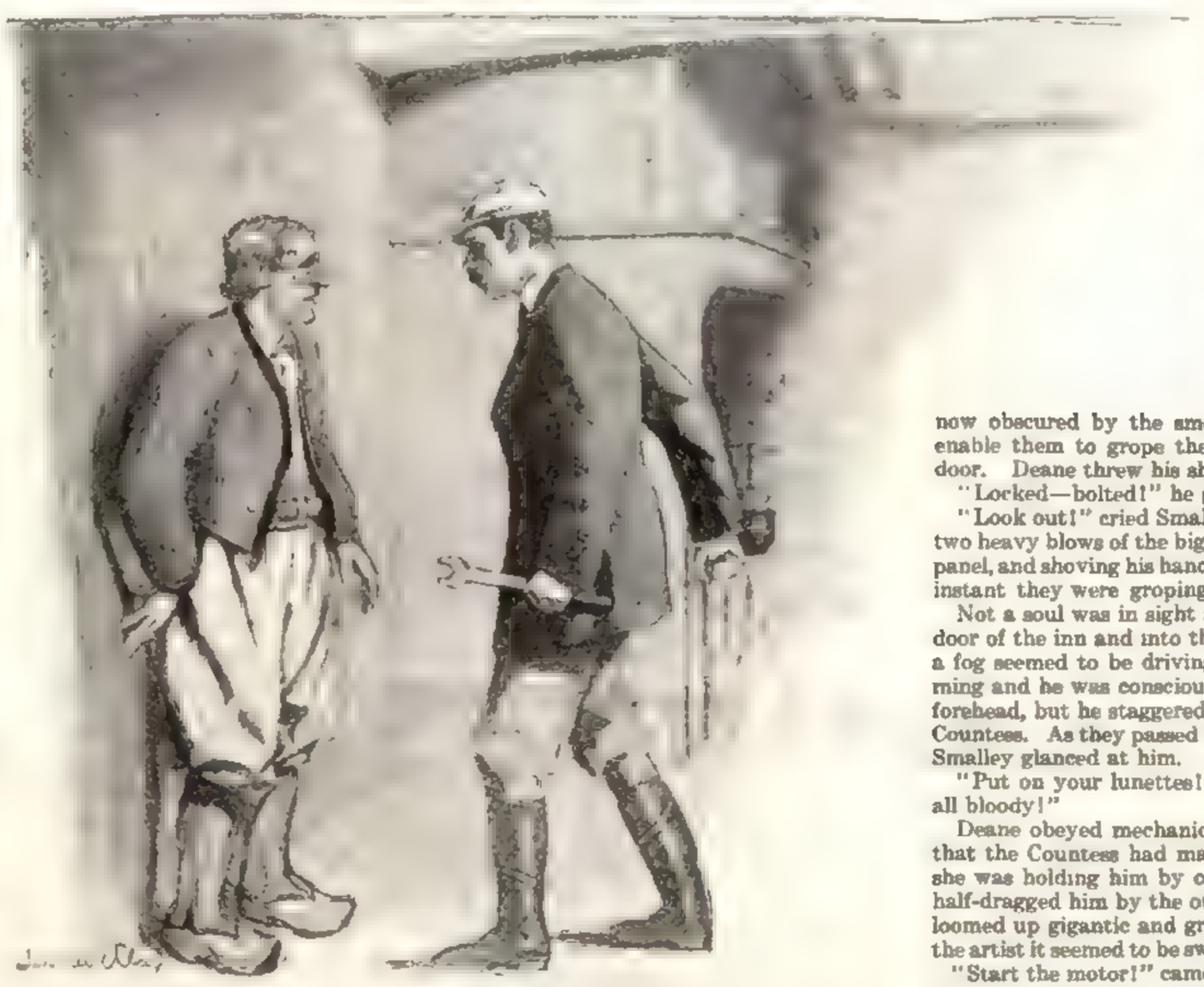
"Keep quiet!" said Smalley, who was directly behind the man. "There is somebody over behind those casks, Archie," he added in English. "Look out for a rush."

"If that fellow makes the slightest move," said Deane savagely, "let him have it with the spanner. We can't afford to take any chances now!" He raised his voice: "We are coming, Countess!"

Presently the innkeeper paused in front of a heavy door fastened by a horizontal bar in big, iron staples. Deane had stepped forward and was holding the lantern above his head, reaching with the other hand for the bar, when some object came flying from out of the darkness, struck the lantern from his hand and knocked it into a heap of rubbish. It flared up brilliantly and in the blaze Deane saw two figures clambering toward him over some small casks. He gripped his weapon and braced himself for the assault, but at that moment Smalley was flung violently against him, knocking him backward so that he tripped upon something under foot and fell, the spanner flying from his hand. The flame from the lamp suddenly expired and the whole place was plunged in utter blackness.

Deane struggled to his feet. "Where are you, Sam?"

"H-h-here!" gasped a panting breath. "S-s-strike a light!"



"I Do Not Know of What You are Talking," Mumbled the Man

There was the sound of a scuffle, then the clean impact of heavy blows, followed by a smothered cry of pain. At his elbow Deane heard some one groping and stumbling, and muttering in patois. He stepped back warily, then pulled out his match-box and was about to strike a light when a flame shot up close at hand, followed by a vivid blaze. The shattered lamp had ignited some inflammable rubbish, which flared up fiercely.

The first thing to meet Deane's eyes, blinded by the light, was the face of his friend, who was lying across the body of the innkeeper; the second was a burly fellow who rushed at him head down. Deane sprang aside and struck out with his fist. The man went down and the artist, without waiting to see what was coming next, leaped to the door behind which the Countess was imprisoned and threw out the bar. As he did so something came flying from the darkness and crashed against his forehead. The shock staggered him, but he was able to recover himself enough to fling open the door.

By this time one corner of the cellar was a mass of seething flame, and the foul air was filled with pungent fumes. Deane wiped his eyes, which were obscured by some smarting substance, and, catching a glimpse of the Countess standing in the brilliant light, drew her toward him. Smalley scrambled to his feet. The only other person appeared to be the innkeeper, who, even as Deane glanced at him, climbed upon his legs and rushed for the steps.

"Come!" panted Smalley. "The place is on fire!"

A fit of coughing seized Deane. Unable to speak, he gripped the Countess by the wrist and staggered toward the steps. Smalley, pausing to pick up the spanner which he had dropped when he clinched with the innkeeper, followed him. The light was now obscured by the smoke, but there was enough to enable them to grope their way, half-smothered, to the door. Deane threw his shoulder against it.

"Locked—bolted!" he gasped.

"Look out!" cried Smalley, thrusting him aside. With two heavy blows of the big spanner he burst out the rotten panel, and shoving his hand through, slid the bolt. The next instant they were groping their way up the stone steps.

Not a soul was in sight as they slipped out of the front door of the inn and into the road. It was quite dark and a fog seemed to be driving in. Deane's head was swimming and he was conscious of a smarting pain across the forehead, but he staggered on, clinging to the wrist of the Countess. As they passed the light from a cottage window Smalley glanced at him.

"Put on your lunettes!" said he curtly; "your face is all bloody!"

Deane obeyed mechanically. He was dimly conscious that the Countess had made some exclamation and that she was holding him by one arm while Smalley half-led, half-dragged him by the other. Suddenly the automobile loomed up gigantic and grotesque in front of him, and to the artist it seemed to be swaying like a vessel in a heavy sea.

"Start the motor!" came Smalley's voice in French and from a long distance away. Instinctively Deane tried to stagger to the front of the car, but some pressure from behind seemed urging him into a dark opening before him. He lurched forward heavily, heard a grinding, tearing sound, and then it seemed to him that the earth had torn from its axis and the entire planet was whirling madly through space. With an infinite effort he recovered his sense of the actuality of things, and as he did so discovered that he was propped in one corner of the limousine, his head resting upon the shoulder of the Countess, while her arm was about his neck. For some bizarre reason his first appreciation of this position was one of amusement. He chuckled.

"You got that fight that you were wishing for!" he mumbled, then slid gently into utter oblivion.

. . . . . .

Deane thought that he was driving a big, new-model, six-cylinder comet of 150 chevaux, and was doing his little best to dodge the other comets and pass without fouling the small, two-cylinder stars and motor-cycle meteorites which he overtook on his record-smashing run from Polaris to the Southern Cross, via *La Voie Lactée*. But the track was greasy and the other comets showed no sense of traffic regulations, and, to make matters more confusing, Sam Smalley kept repeating monotonously: "How are you feeling now, old boy? How are you feeling now ——" until Deane became thoroughly irritated.

"Oh, shut up!" he snapped, then opened his eyes and looked about him in bewilderment.

He was lying upon a rug at the side of the road. The stars were out and twinkling brightly overhead—and something disagreeably tight was encircling his head.

"Where is the Countess?" were his first words. Mr. Smalley laughed.

"Not such a great way off," said he dryly.

"I am here," said a soft voice, and the artist discovered with a quickening of the heart-action which went far to restore him, that his head was resting in the lap of the girl herself, while one of her hands was clasping his own.

"Oh," said he contentedly. "That's so. We got you."

"Yes," said the soft voice, "you have got me."

"What happened?" asked the artist, struggling to sit up.

"Things," replied Mr. Smalley laconically.

"Don't try to get up just yet!" murmured the Countess.

"What is the matter?" asked Deane, much ashamed of his weakness. "Did I faint, or something?"

"You did both," said Mr. Smalley. "The loss of a liter or so of blood will sometimes make one faint. But it will do you no harm. You were always a hot-headed young man."

"For shame!" cried the Countess indignantly. "He is nothing of the sort—and besides, I should like to know where I would be now if he were not!"

The artist struggled again to assume a less helpless position and was this time successful.

"How do you feel?" asked the Countess anxiously.

"Oh, I feel all right, thanks," answered Deane untruthfully. "Just a little giddy and horribly thirsty. What are you looking at, Sam?"

"I am looking for a blaze," said Mr. Smalley, "and very much disappointed that I do not see it. There has been plenty of time."

"You ought to be glad," observed the artist, "unless you are tired of your car."

"By George, I had forgotten all about the car!" cried Mr. Smalley. "You don't see any sign of a fire over there, do you?" he inquired anxiously.

"Never mind the fire, Cousin Sam," said the Countess. "Go and get Mr. Deane a drink of water."

Mr. Smalley filled a cup from a spring by the roadside and, with his eyes turned fearfully in the direction of the town, handed it to the Countess, who held it to the lips of the artist. When he had emptied the cup four times, Mr. Deane expressed his desire to go on.

"Are you sure that you feel strong enough?" asked the Countess.

"Perhaps, if he were to sit in front, the breeze might revive him," suggested Mr. Smalley. "I do not mind sitting inside with my cousin, Archie," he added with a grin.

"That is absurd!" said the Countess sharply. "Suppose that he were to faint again? He might pitch out into the road!"

"That is true," assented Mr. Smalley. "Then we would have to stop again and pick him up. Besides, I fancy that he will be more comfortable inside."

The Countess' eyes flashed in the darkness, but she did not answer.

Assisted by his friend, the artist got upon his feet. For a moment his head swam and he might have fallen had not the Countess, who was watching him closely, thrown her arm about his shoulders.

"Do you feel any stronger now?" asked Mr. Smalley.

"Oh, I am all right!" answered Deane irritably. "Just a bit unsteady. I must have lost quite a bit of blood."

"Somebody smashed you in the head with a bottle of wine," said Mr. Smalley, "and cut an artery in your forehead. We had a hard time to stop the leak."

"How *can* you be so heartless!" cried the Countess indignantly. "Have you no sympathy?"

"Too much sympathy is not good for a young man," replied Mr. Smalley enigmatically. "Otherwise I should have kissed his *other* hand ——"

"Will you please stop talking absurdities and help me to get him into the car?" exclaimed the Countess, stamping her foot angrily.

Scorning all assistance, which was none the less rendered him, Deane crawled into the limousine and slumped down in the corner.

"Shall I get inside also?" asked Mr. Smalley. "I can help to steady him when the car sways."

"No," said the Countess decidedly. "You can get up in front. You would not care if his head went through the side of the *carrosse*, and, besides, he needs room to stretch out."

Down He Went Across a Bench

"But where is he going to rest his head?" persisted Mr. Smalley solicitously.

"I will take care of his head," replied the Countess, in a tone somewhat more sharp than the innocent query appeared to warrant. "You climb up in front and ask the chauffeur to show you how to start a big car without breaking something, Cousin Sam!"

"Pax—oh, pax!" cried Smalley, hurriedly complying with the girl's suggestion.

The Countess slammed the door and turned the latch. The chauffeur started the motor, climbed aboard and the car forged slowly ahead. The artist wedged himself back in his corner and closed his eyes, for his head was still giddy.

"Lean against me," said the Countess, a trifle breathlessly, "and rest your head on my arm."

"I shall do nothing of the sort," muttered the artist. "Suppose the thing begins to bleed again?"

"Do you think that I am afraid of blood when my—my friend is hurt? I will tighten the compress if it does!"

"I wish you would loosen the beastly thing!" said Deane fretfully. "It hurts like the mischief!"

"Poor fellow!" murmured the Countess softly. "I don't dare loosen it; you haven't any more blood to spare. Come—don't be silly; stretch out on the seat as much as you can and let me steady your head in my arms."

The chauffeur was driving fast through the darkness, and the swaying of the car was throwing the artist's head against the cushions in a way that was intolerable. But, like most men who have been always blessed with robust health, he had, or thought he had, an intense distaste for being coddled. If there was any coddling to be done Mr. Deane had always preferred to do it himself.

"I'm all right, thanks," he answered, a bit gruffly.

"Nonsense!" said the Countess. "Your poor head is bobbing about like a duck on the water. Come, don't act like a cross baby." She placed her arms gently but firmly about the shoulders of the astonished young man, turned him sidewise upon the seat, then drew him down until he was lying upon his side with his bandaged head held firmly in her arms.

"Is that better?" she asked.

"Lots. But it will tire you out."

"I don't tire easily. Things never tire me, only people—like Cousin Sam!"

"Sam likes to be an ass sometimes," murmured Deane. "He does it on purpose. You must not mind ——"

"Don't talk!" said the Countess. "Rest. Try to get a nap."

The artist tried obediently, but either the change of position or some other subtle cause had so restored him that the need of sleep became quite superfluous. His violent headache gradually subsided, and he became rapidly more and more appreciative of the fact that the Countess was gently stroking that part of his head not covered by the compress.

"Countess?" he asked presently.

"Yes? Oh, I thought that you were asleep."

"You must be tired—are you not?"

"No. Go to sleep!"

"I can't."

"Why not? Does the head still hurt you?" She leaned over him, and Deane could see her great eyes glowing through the dusk of the limousine. She had flung off the Breton coiffe, and a stray wisp of her hair fell across his cheek.

"No," said he; "it—is not that."

"What is it, then?"

"Thinking too hard."

"What about?"

"You."

"But you must not. I am safe now," the girl's voice softened, "thanks to you."

"It was just as much Sam."

"Oh, was it, indeed? Was it Sam who backed that great brute against the wall and told him to give me up or "—the Countess' low voice grew fierce—"or he would never leave the room alive? And when he refused, was it Sam who said to"—she shuddered—"to heat the poker—tell me, *would* you have used the poker?" The Countess shuddered again.

"Oh, probably not. Sam is a great talker, isn't he?"

"That is just it. *He* really tells things—and to hear *you* talk one would think that you were meant to sit on a silk cushion with a pink bow tied around your neck! Fancy my wondering if you could fight!"

"I can't. Sam is the scrapper. If I could fight I would not be lying here like a sick canary with my feathers ruffed up. Sam did all of the fighting, but *he's* not hurt."

"You must go to sleep!" said the Countess. "I forgot."

"Can't."

"Why not? What are you thinking of now?"

"Still of you."

There was a moment's pause. Then the Countess said softly:

"There is nothing more to think about—is there? If your friends can't harbor me, and they really should not, I know of several places ——"

"It's not that. The Cuttings will never let you go."

"What is it, then?"

Deane's heart beat wildly, but for the first time in his life words utterly failed him. There was another pause.

"Then there is nothing," said the Countess firmly. "You have been talking too much and are getting excited. I can feel your heart beat. Go to sleep, there's a—a ——"

"A what?"

The girl did not reply. The big car tore on through the night, rocking and swaying, its single, blazing eye but half-seeing the road. Trees and houses flitted by. The powerful motor ran with the rhythm of a solar system.

Presently the artist sighed deeply.

"In pain?" whispered the Countess, bending lower.

"In a way—yes."

"The head hurting again?"

"The head? Oh, dear, no! I'd quite forgotten that I had one."

"What then?"

"Do—do you really want to know?"

There was a pause; then: "Yes," softly.

"Then—then—Countess?"

"Yes?" The mass of hair drooped lower, and again a wisp trailed across the face of the artist, and, once again,

He was Lying upon a Rug at the Side of the Road

(Concluded on Page 25)

THE SATURDAY EVENING POST

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GEORGE HORACE LORIMER, EDITOR

PHILADELPHIA, MAY 11, 1907

Poor Richard Junior's Philosophy

¶ Marry in debt and repent in a flat.

¶ One flirtation doesn't make a summer.

¶ If at first you don't succeed, look for another girl.

¶ "Broken Heart" is the legal phrase for "Wounded Pride."

¶ The college widow is a necessity, the grass widow is a luxury.

¶ Romantic Love is blind, but Conjugal Affection uses a microscope.

¶ It is generally easier to get along without your ideal than with her.

¶ George Washington was the only man who never told a lie, and as for the women——

¶ Remember that what you save her father on the gas-bill you will have to spend on the bonbons.

¶ When you're in love you lie like a gentleman; when you're married you tell the truth like a brute.

¶ The man who says he knows all about women is a man who has found out that he knew too little about a certain one.

Putting the Fines Up to the People

HAVING been found guilty of rebating on nearly fifteen hundred counts by a Federal trial jury at Chicago, the Standard Oil Company may have to pay fines aggregating almost thirty million dollars.

Indictments have been returned in other districts. If the court at Chicago imposes the maximum punishment, and its action is not overturned on some technicality in the various appeals that are sure to follow, the defendant will no doubt arrange to finance all possible fines in a lump. We should, in that event, expect to see an issue of Standard Oil Company Fine Equalization Debentures, to be secured by a trust indenture which would provide that, to the price of every gallon of kerosene or other product of petroleum sold by the company during the life of the debentures, there should be added the sum of two cents, to be turned over to the trustees for the debenture holders and by them held until the amount was sufficient to pay off and retire all outstanding debentures.

Such debentures would be a first-class security, readily marketable. For twenty years the Standard Oil Company has controlled the price of petroleum and its products, and to-day is unquestionably in a position to collect from the users of petroleum any fines that may be assessed against it—as easily as the hard-coal combine reimbursed itself for increased wages. Fining a monopoly is simply fining the people who use the monopolized product.

The Stumbling-Block of Peace

NOTWITHSTANDING the decorating of Chevalier Carnegie with the cross of the Legion of Honor, we are somewhat dubious about the results of the Peace Congress. The chevalier's decoration symbolizes the whole difficulty. Nations may honorably arbitrate anything which affects merely the well-being of their subjects; but they must not arbitrate anything that affects their honor. As with individuals, when a nation begins to talk about its honor, there's nothing left but a fight.

Argument is useless, because honor has no relation to reason. If, for example, Spain had ceased abusing the Cubans when the United States began to say she ought, that would have been an indelible blot upon her honor. No matter how wise and good an action may be, how necessary it is, or how fruitful of human happiness, if a strong nation does it under the slightest suspicion of compulsion its honor is gone and it becomes a mere caitiff. Spain would have been a caitiff if she had not got herself splendidly and honorably whipped. Whether the people of Spain are any happier we do not pretend to judge.

Under the code of chivalry, honor does not consist in doing right, but in the readiness to fight when anybody says you are doing wrong. Civilized individuals have mostly discarded this code; but among nations it still enjoys such sanction that we are somewhat dubious about the results of the Peace Congress.

How to Dodge Publicity

FIVE great railroads have been in deep tribulation. They own a terminal station in Chicago and propose to rebuild it. Lawyers discovered in the title a little flaw, purely technical. To cure the little flaw, a little bill was introduced into the legislature.

The bill seems to have been an entirely worthy one. But the great railroads wished to keep their predicament secret. They put gum shoes on the bill, laid their fingers on their lips and held their breath. Of course, the newspapers presently discovered the mysterious, shrinking little stranger, and pounced upon it with a yell that echoed far up the shores of Lake Michigan and 'way down in Mississippi. Then the railroads spent a busy week eagerly and copiously explaining all about the little bill in columns of type.

If, before introducing the bill, the railroads had sent to the newspapers a neatly typewritten statement of its purpose, about a hundred words long, probably most of the papers would have thrown the statement into the waste-basket and the bill would have gone through with a couple of lines of perfunctory notice.

Occasionally some misguided citizen takes great pains to keep his marriage or divorce out of print, and usually has the felicity to see himself exploited on the front page a little later as the chief sensation of the day.

If you wish to escape publicity, don't try to dodge the editor. Write him a letter telling all about it, and he will ignore you.

Cut the Profits, Cure the Evil

FROM time to time the police forces in Chicago and New York are exposed. The exposures are all alike. The one of this year differs from that of five years ago only in respect to such details as names and dates. We suppose there never was an honest police administration in either city; never a time when policemen were not drawing an illicit revenue from connivance at some form of lawbreaking.

Of late, in Chicago, old police officers have been telling the Civil Service Commission how, time out of mind, they have been mulcted for contributions to the campaign funds of the party in power. With the party grafting upon him, graft, to the policeman, becomes a matter of self-preservation.

The policeman's graft comes from connivance at certain forms of lawbreaking—at which the city itself connives. These forms of lawbreaking flourish in big cities because they are commercially profitable—not at all, as the thrifty and practical politician alleges, because they are an inherent necessity to a great population.

It is considered good, if cowardly, politics to say as little as possible upon these subjects. There is a theory that many business men do not wish to be asked to vote upon them, lest on the one hand they do violence to their morals, or on the other they drive away business.

So long as metropolitan politics accepts as fundamental the idea that there must be some laws which must not be enforced, we expect that exposing the police will continue a standard form of metropolitan activity.

Art and Dividends

CHICAGO'S famous Auditorium, it seems, is to be remodeled and devoted to the production of shows of a spectacular, popular and highly moral character. This is fit. The big theatre, called into being by the good uplift that preceded the World's Fair, has not been a success. As a matter of fact, its original motto might have been expressed about thus:

FOR ART

(AND ABOUT FIVE PER CENT. ON THE INVESTMENT)

Subscribers to the stock were mostly substantial and practical-minded business men. They gladly built one of the largest and most beautiful theatres in the world, at great cost, and handed it over to Art; and when they sat down, with a modest smile, holding their stock certificates, they were not exactly asking for any dividends—only they were in a highly receptive attitude toward any that might come. None came. It really seemed that Art didn't care a rap whether this big and beautiful theatre, which had been dedicated to her, paid running expenses. In the course of time a gentle soreness pervaded those stockholders. Not that they reproached Art, but the building included a strictly commercial and well-patronized hotel, with a bar, also well patronized, and stores and offices—things, in short, from which dividends may righteously be expected. The originators of the enterprise were relieved of the management, with some hard feelings.

The Auditorium has been considered a failure. In its new guise as the home of popular spectacles we hope it will flourish and pay dividends. About the same men who subscribed to its stock recently and cheerfully subscribed nearly a million dollars to endow the Theodore Thomas Orchestra. There will be no failure, no regret, no soreness here. The money was given outright, with no idea of any return.

We have briefly recited the facts in the Auditorium case for the guidance of other towns. Go in for Art or go in for five per cent., as you choose. But don't try to work a combination between the two.

Every Man His Own Candidate

IN ORDER to secure the funds needed to conduct the campaigns of Presidential nominees without resort to the unpleasant and unsatisfactory methods now in vogue, the proposition has been made that the Federal Government take over the financing of these campaigns just as it does in the case of Presidential elections.

For the Presidential Stake of 1904 there were six recognized entries. As to just how much money was spent in grooming these six entries, in their stable equipment, training, trainers, assistant trainers and the like, and in running the preliminary heats, there is some reticence and consequent argument. It is certain, however, that it was a fairly large amount. It is further certain that it would have been a good deal larger if the interested parties could, by hook or crook, have been made to part with more of the money that was real and their own.

But with Uncle Sam backing the whole bunch!—with the Government putting up the wad for the exercises! That would be different. Under such circumstances the man who didn't trot himself out and try what he could do against the big uns wouldn't be worth much.

Think of it! A continuous junket from the happy convention days of June or July until flag-fall in November! And nothing to do for all that time but canter around in the limelight, show your paces, and hear the neighbors tell one another, Now I always reckoned John'd turn out a winner!

Well, we've heard that you were liable to get all mixed up if you tried to count the stars in even one little piece of the heavens. If that's so, we want it distinctly understood right here that, no matter what the temptation, we will decline the job of keeping track of the entries for the first Presidential Sweepstakes under the new plan.

Unanimous Conservatism

MR. H. H. ROGERS thinks there will soon be "unanimous conservatism" in the conduct of the Government. He adds: "There is more wealth in the country than ever before. . . . People throughout the country will seek to invest their surplus funds in bonds and other securities, and they will demand that conditions exist whereby these investments will not be subject to disturbing influences."

This completely expresses the conservative ideal. There should be much wealth belonging to the people; this wealth should seek investment in bonds and other securities at about four per cent. per annum; the Government's first duty is to abstain from any act that would tend to retard the flow of wealth to such investments.

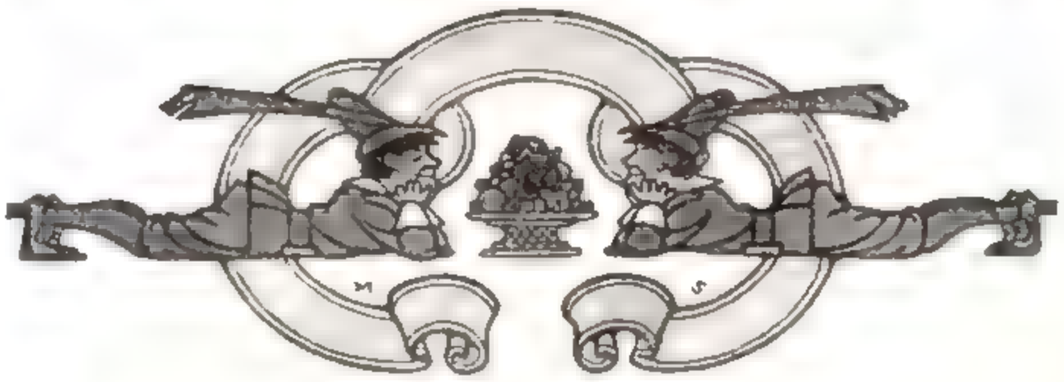
A group of financiers get control, let us say, of the lighting business in any large city; they issue bonds representing the total investment in that business, and sell the bonds; then they charge such rates for lighting as will produce handsome dividends upon the stocks, which they retain gratis. And they conservatively demand that the Government must set up no "disturbing influences"—such as reductions in the price of gas—affecting those investments.

Mr. Rogers is entirely sincere. He thinks a condition under which the people can produce enough wealth to supply the capital for the industries of the country at about four per cent. per annum, and at the same time pay such prices for staples as enable the Standard Oil Company to make fifty millions a year, is pretty near perfection. Four per cent. for the people and four hundred for us strikes him as about right.

However, we cannot share his cheerful view that this conservative ideal is soon to be unanimously reëstablished.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great



A Lemon from Cortelyou

THE Harriman-Roosevelt squabble was in full swing. Mr. Harriman's letter to Sydney Webster had been printed and the President had replied with his broadside.

All the correspondents in Washington were eager to get all the details. They had been to see the President and they knew Secretary Cortelyou, of the Treasury, who was national chairman for President Roosevelt in the campaign of 1904, could tell a lot about contributions if he chose.

There was tremendous excitement on newspaper row when, about three o'clock, newspaper telephones began ringing and the word came to all correspondents that Mr. Cortelyou desired to see them at the Treasury at four.

"He's going to talk," yelled the correspondents, and they flocked to the Secretary's reception-room.

They were there, waiting for the big news, when Cortelyou came out of his private office carrying a bundle of papers in his hand. It looked too good to be true. At last Cortelyou was going to loosen up and say something.

"Gentlemen," said Cortelyou, "I am glad to see so many of you in response to my summons. I have here something that will interest."

He and some clerks passed around the papers. They were grabbed and scanned by the correspondents.

There was silence for a minute. "Shucks!" said one, and everybody filed silently out.

What they got was a complicated statement about a bond refund. The Secretary of the Treasury had handed the entire corps of correspondents a lemon.

Short of a Modern Jackass

THEY installed a new furnace, or some sort of a heating apparatus, at the Brazilian Embassy in Washington this winter.

The Chargé went down to look it over. He picked up the shaker. It was large and heavy.

"Here, James," he said to the negro butler, "you call up that furnace man and tell him this shaker is too heavy. Why, none but a modern Ajax could use it."

"Yassir," said the butler, and went to the telephone. "Heah, yo' furnace man," he said, "this yere shaker yo' done put in the Brazilian Embassy is too heavy. Why, nobody short of a modern jackass could use it."

No Respect for the Dead

"A FARMER living near my home town," said Leslie M. Shaw, former Secretary of the Treasury, "who notoriously abused his poor drudge of a wife, wept profusely at her grave when he was burying her, but married another woman within a week.

"The neighbors were indignant. They organized a horning bee and went over and horned the farmer in good style.

"The farmer came out. 'I am ashamed of you folks,' he said. 'Have you no respect for the dead?'"

Damage Suits of a Kind

PAINTERS were at work on the White House fence in Washington. When they quit at five o'clock they left various signs reading: "Paint! Beware."

Some visitors came along. One lady read the signs.

"Huh," she said; "I suppose the President is afraid of damage suits."

The Magic of a Name

WHEN E. J. Phelps was Minister to England, Clark E. Carr, the lawyer and orator of Illinois, and Louis McKinstry, an editor from Fredonia, New York, called on Henry White, the Secretary of the Legation.

They had met White at Buffalo Bill's show and came to pay their respects. Bill was an old friend of Carr.

"Better go in and see the Minister," said White.

Mr. Phelps was sitting on one side of a big table. He nodded gravely as the two visitors were introduced, and motioned them to seats.

"Have you been in England long?" he asked.

"Several days," Carr replied.

"Are you seeing everything?"

"As much as we can," Carr replied.

"Well," said Mr. Phelps, "there is one thing I must impress on you. I beg of you not to ask me for the entrée to the House of Commons. I have but a few cards left and I desire to use them in another way."

"My dear sir," Clark replied, "we did not come here to ask you any favors. We came simply to pay our respects. Besides, I have a potential American friend who has already given me the entrée to the House of Commons and who has unlimited tickets."

"Ah," said Phelps, much surprised, "and who is your potential American friend, may I ask?"

"Buffalo Bill," roared Carr—"Buffalo Bill, sir, and good-day to you."

He was Used to It

WHEN William Jennings Bryan made his first tour of the country in 1896 it was the custom of the local committees to bring around to his meetings men who had been voting the Democratic ticket for many years, as exhibits of the trueness of the faith.

In a town in Ohio the local committee made a ten-strike. They dug up one Asa Jones, who had voted for Andrew Jackson, and when Bryan arrived at the meeting Asa was sitting in much state on the platform.

"Mr. Bryan," said the chairman, "here is a Democrat who voted for Andrew Jackson, who has voted for every Democratic candidate since, and who will vote for you."

Asa tottered to his feet. "Glad to meet ye," he piped. "Glad to meet ye. What name, please?"

Making Money Sprout

"HIGH finance is not confined entirely to Wall Street," said John E. Wilkie, chief of the Secret Service. "I saw an example of it the other day that made me dizzy.

"One of the clerks in the Treasury wanted to go to the ball game. He had but twenty-five cents, his exact admission, and nothing for carfare.

"He announced he would raffle his twenty-five cents for two cents a share. Eighteen clerks took chances. One won the quarter for two cents, but the thrifty promoter had twenty-five cents for his ticket, ten cents for carfare and a cent over for an afternoon paper."

Feminine Extravagance

REPRESENTATIVE MAYNARD, of Virginia, was pleading for more money for the Jamestown Exposition. Leader Payne, of the Republicans, objected, saying that when a contingent appropriation of $250,000 had been made it was promised there would be no more requests.

"That reminds me," said Maynard, "of a conversation between two negroes in my town on money matters.

"'Sam,' said one, 'my wife pesters me 'most to death for money. It's a dollar one day, and a half-dollar the next, and two dollars the next, and five dollars the next. I'm 'most pestered to death.'

"'What your wife done do with all that money?' asked the other negro.

"'Deed I don' know. I ain't never give her none yit.'"

Poor Palestine Shooting

ONE of Private John Allen's favorite stories is about a Georgia Bishop.

One of the members of the Bishop's church met the reverend gentleman one Sunday afternoon and was horrified to find the Bishop carrying a shotgun.

"My dear Bishop," he protested, "I am shocked to find you out shooting on Sunday. The Apostles did not go shooting on Sunday."

"No," replied the Bishop, "they did not. The shooting was very bad in Palestine, and they went fishing instead."

The Hall of Fame

¶ Mayor Busse, of Chicago, has duly qualified as a leading member of the Chicago Fat Men's Club.

¶ William M. Laffan, proprietor of the New York Sun, is a famous collector of china and ceramics.

¶ Ambassador Rosen, from Russia, revels in American humor and reads every funny paper he can get.

¶ Speaker Cannon apparently smokes twenty cigars a day—but he doesn't. He chews most of them.

¶ Senator Boies Penrose, of Pennsylvania, is four inches more than six feet tall and weighs nearly three hundred pounds.

¶ Robert E. Lee, third, who lives in Virginia, wants to go to Congress. He doesn't resemble his grandfather, as he is tall and fat.

¶ John W. Gates, the plunger, wears gold-bowed spectacles and looks as mild-mannered as a country storekeeper, which he is not.

¶ Frank V. Bennett, proprietor of the Hotel Gotham in New York, used to be an actor, and played in Augustin Daly's company.

¶ Speaker Wadsworth, of the New York Assembly, is thirty, but he looks to be fifteen and acts as sedately as if he were forty-five.

¶ Elmer Dover, Secretary of the Republican National Committee, was a reporter on an Akron, Ohio, paper before he broke into politics.

¶ George von Lengerke Meyer, the new Postmaster-General, tried signing it in full for a few days, but he lets it go at G. V. Meyer now.

¶ President Roosevelt carries a little notebook, covered with leather, in his waistcoat pocket and jots down things in it he wants to remember.

¶ Admiral Dewey's office hours are from ten to twelve, and he goes to work at ten and quits at twelve, and there is no nonsense like overtime about it.

¶ When William R. Hearst wants to look at his newspapers he spreads them out on the floor and gets down on his knees as he used to when he was a boy.

¶ Thomas F. Walsh, the Colorado mining king, studied under a tutor for several years after he made his fortune, to correct the defects in his early education.

¶ Senator Nixon, of Nevada, who used to be a telegraph operator, found some gold mines, and now has so much money that he frankly admits he can't count it.

¶ Ex-Representative McCleary, of Minnesota, who is to be Second Assistant Postmaster-General, was a school-teacher and college professor before he became a statesman.

¶ Representative William Sulzer, of New York, who represents a district where there are more Jews than are gathered together in any one place in the world, is partial to green waistcoats.

¶ R. W. Patterson, editor and manager of the Chicago Tribune, has quit work because he likes to live in Washington in the winter and in Europe in the summer and can afford both pastimes.

¶ Perry Belmont, of the famous Belmont family, is building a house in Washington that will cost more than any other mansion there, which is going some, when the Walsh, Townsend and Anderson houses are considered.

¶ Former Senator William E. Chandler, who is now president of the Spanish Treaty Claims Commission, invented a system of shorthand of his own which he uses in making notes during arguments before his court.

¶ John Baldwin, general counsel for the Union Pacific Railroad, has an accomplishment that is celebrated all over the West. He can sing My Lil' Alabama Coon, his friends say, better than anybody west of Buffalo.

¶ Maxwell Evarts, son of former Senator William M. Evarts, is a big lawyer who lives in Vermont, practices law in New York and raises old English sheep dogs for fun. He has the best dogs of that breed in this country.

The Coming Parliament of Man

As Seen from the Capitals of Europe. V—Berlin

By WILLIAM T. STEAD

Amid the Frost and Snow of a German Midwinter, Radiant Pictures of Vast Expanses Bathed in Sunshine

BERLIN was a grim contrast to Rome in more ways than one. For the roses and the oranges that made the gardens a wonder of crimson and gold there were streets blocked with snowdrifts, and every tree-branch was crusted and overlaid with silver. The temper of the peoples was as diverse as their climates. Over Rome, despite the chronic conventional strife between Pope and King, there brooded a great calm. Alike in palace and in newspaper office, the talk was of peace, peaceful. Here in Berlin the note of the city was far more strenuous. The note of conflict was in the air. The Kaiser had put his fortune to the touch of an electoral battle, to win or lose it all, and he had won. The echoes of the victory were still ringing through the air when I arrived in Berlin. Late in the previous night the Reichskanzler von Bülow had been roused from his bed by a tumultuous crowd of cheering citizens and students, who proclaimed from the pavement the victory which the Government had achieved at the polls. And the radiant Chancellor appeared at the window in picturesque disarray—*Ohne seine hosen*, said eye-witnesses—and in memorable phrase declared that Germany, being now firmly seated in the saddle, would ride down all her enemies. A memorable phrase, indeed, some might even say a sinister phrase, but it is not well to scrutinize too closely the first words that burst from the lips of the victor in the flush of victory.

All that night, as the election returns came pouring in, and all the next day, and the next, and the next after that, Berlin thought and talked of nothing but the elections. And with good cause. For never was an electoral battle more sharply joined, more stoutly contested and so decisively concluded. It was almost like a tourney in the lists in the days of ancient chivalry. The Opposition was confident of victory. "Never have we had such meetings," said a Socialist, after the event. "Never so much enthusiasm, never such confident expectation of success. We went to the polls 79: we felt assured we should come back 100 strong. And now I doubt if we shall have 40 seats in the new Reichstag."

The confusion and dismay of the hitherto jubilant and overconfident were almost pitiful to see. For years past the Social Democrats had gone on from victory unto victory. Every general election had registered the steady advance in their strength in the Reichstag, their still greater increase in their numerical strength in the constituencies. The possibility that they would not gain both in seats and in votes never entered into their calculations of practical possibilities. Hence it is not surprising that their leaders should gloomily mutter that the election is "the coffin of Socialism."

But that mood will pass. Socialism is not dead, but sleeping, in Germany. It is very much alive elsewhere. Even in Germany its slumbers are very light, and it will profit by adversity if before the next election it learns to abandon that intolerant absolutism which sometimes makes one feel as if Bebel were Pope and Hohenzollern rolled into one.

The exultation of the victors was not quite as great as the dejection of the vanquished, and for a good reason. They had made their frontal attack upon the Catholic Centrum, and the Centrum had beaten them off without losing a single seat. It was only in their flank attack on the Social Democrats that they had succeeded beyond their utmost hopes. They had won nineteen seats and lost one, so that the net gain over which Von Bülow jubilated in *sansculotte* fashion was eighteen seats, counting thirty-six on a division. This enabled them to sound the loud timbrel, although the number of their other adversaries, the Poles and the Catholics, had been increased rather than diminished. The haunting dread of the Red Spectre had been banished.

As for the Blacks, they were not difficult to deal with, now that they had lost their allies. The Rouge et Noir combination, which in the last Reichstag had the Government at its mercy, could no longer command a majority in the Chamber. "The Government," as Professor Delbrück said to me, "was now in a most enviable position. Von Bülow was like a man who had two wives. If his Liberal wife proved a Xantippe, he could always console himself with the Clerical Centrum." Bigamous ménages are, it is true, far from being beds of roses, and the Government has plenty of troubles in store for it in the near future, no matter how the second ballots go.

Ministers, I find on inquiry, expected a victory, but nothing like so decisive a discomfiture as that which they have inflicted upon the Social Democrats. The trump cards of the Government in the election were two. The first was the appeal to every patriot to rally round the Kaiser, so as to enable him to cast out the great red dragon of Socialism. The second was the sudden and altogether unexpected revival of enthusiasm for the Colonies. Imperialism at home and abroad may be said to have polled a heavy majority at the German elections. For which the Kaiser in his own fashion has returned sonorous thanks to Heaven and the Fatherland, for in Germany the monarch does not hesitate to identify himself with a political combination which only numbers about fifty-five or sixty per cent. of his subjects.

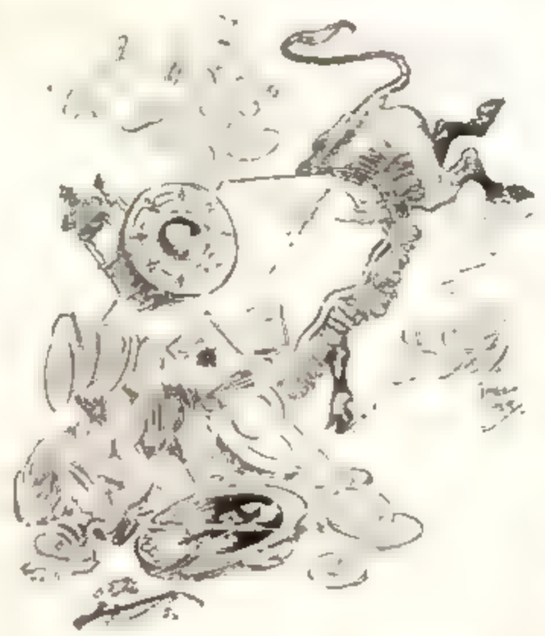
The sudden revival of enthusiasm in those heretofore very unprofitable possessions, the German Colonies, is almost entirely due to the genius and faith of a single man, whose name till yesterday was unknown outside financial circles. Mr. Dernburg, the grandson of a Protestant pastor, and the son of one of the editors of the Berliner Tageblatt, is not a Jew, as some have asserted. There may be a Jewish strain in his blood, but the Dernburgs have been Evangelical Lutherans for several generations. He is a man of forty-one years of age. He spent two years in the United States, and there acquired something of the bustling spirit of the American business man. His reputation as a financier is beyond reproach. He was in such request as a director that he had seats in nearly twoscore boards of management, and worked hard at them all. When the Government, some few months ago, discovered what had long been patent to all the rest of the world, that its Colonial administration was a hopeless failure, it came to the bold resolve to pitchfork into the Colonial Department a rank outsider who would bring an entirely fresh mind to bear upon the problem of the Administration. The result was that Mr. Dernburg was made Colonial Director of the Colonial Department, which is at present an annex of the Foreign Office, and given carte blanche to put the Colonies in order. He flung himself into the task with characteristic ardor and unwonted enthusiasm. He was stimulated to still further efforts by the stimulus of a fierce Clerical attack directed against the character of the German Colonial Administration. He had never before made a political speech. But necessity may, on occasion, produce an orator. His impassioned defense of Colonial administrators, his audacious declaration of war against the Clericals, whom he accused of attempting to dominate the Colonial Departments, roused extraordinary enthusiasm. He spoke as if it were not he, but his Other Self, almost visibly revealed to mortal eyes, who held the Reichstag spellbound. And as it was in the Reichstag so it was in the constituencies.

It is not the custom in Germany, as it is in England and in America, for Ministers to go on the stump before a general election. But Mr. Dernburg, free from the shackles of officialism, saw in a moment the advantage of a direct appeal to the people. He delivered a series of addresses concerning the prospects before the Colonies of Germany which cast the glamour of a stereopticon over the barren and empty territories above which the German flag is flying in Africa. His satellites, furnished with magic lanterns, flashed before the eyes of astonished rustics, amid the frost and snow of a German midwinter, radiant pictures of vast expanses bathed in sunshine which were "Ours." Mr. Dernburg brought to the services of the Kaiser the experienced genius of a past-master in the art of prospectus-writing, and as he had the whole force of the Administration at his command to aid in disseminating his circulars, it is not surprising that the electors succumbed in shoals to the seductive suggestions of the magical mystery man.

I know Mr. Dernburg well and like him much. He is a Cecil Rhodes kind of man—a married Cecil Rhodes. He has an extraordinary command of figures, and a still more extraordinary capacity for persuading himself that what he wishes to be true may be proved to be true. He is not a Christian Scientist. Neither is he a Salvationist. But, like the latter, he "keeps on believing," and like the former, he resolutely refuses to yield to the temptation to believe that the appearance of evil in his beloved Colonies is anything but "the illusions of the mortal mind."

He has fully persuaded himself that Germany's Colonies would bring two hundred million dollars if they were offered for sale in the London markets, and in his own estimation they are worth far more than that sum. He sees in them the same boundless possibilities of future fortunes as dazzled the eyes of Martin Chuzzlewit. He scouts the dictum of Cecil Rhodes that you cannot found a paying colony on cotton and cocoanuts. "No colony can be made to pay," said Rhodes, "without gold or diamonds." "Not at all," retorts Dernburg; "what about Lagos and Nigeria? Why, even Togoland is beginning to pay. And with good management they can all be made to pay. But there must be no wars. If we build railroads we shall need no wars. Your railway is your great peacemaker."

And so he fares forth, this youngest and most confident of German men, at the head of a picked party of industrials and financial magnates, to undertake a personal inspection of all the African Colonies of Germany. Never was a healthy, lusty bull launched into such a china shop with such a reckless levity. I confess I tremble for Dernburg. He sees himself in imagination the virtual dictator of territorial areas five times as vast as that of the Home Empire. He regards these barren wastes of the African desert as teeming with potentialities of wealth beyond the utmost dreams of avarice. But against them are arrayed the deadly hostility of the Catholic missionaries and their political allies, the insidious machinations of an affronted and scandalized bureaucracy and, worst of all, the implacable forces of Nature, which have hitherto baffled the most heroic pioneers.



Never was a Healthy, Lusty Bull Launched into Such a China Shop

May good luck go with him! He has a stout heart, a clear head, a strong hand, and a good wife. And for the present, at least, his star is in the ascendant.

Mr. Dernburg's idea, it may interest American readers to know, is that the development of the independent sources for the supply of natural products within her own territory is indispensable in view of the menacing possibility that American trusts may corner the market and control the supply of raw materials to the detriment of Germany. He is not an advocate of preferential duties for the development of Colonial industries. But he holds that the American trust system may develop into an economic despotism, against which Germany must arm herself betimes. No concessions may be made to any capitalists in which the fundamental article is not laid down that the controlling interest and the majority of the

seats on the board must always be in German hands. Thus Mr. Rockefeller may be credited or debited with the latest stimulus given to German Colonial developments.

II

THE question of questions for all international observers is: How far will this confirmation of the power of the Kaiser make for peace, or how far will it tend to give an impetus to the forces which are constantly working for war and aggression? There are as many answers to this question as there are answerers. The optimists say that the Kaiser, being now free from any anxiety as to the security of his position at home, will be much less fidgety in his policy abroad. The pessimists, on the other hand, maintain that the immediate result of the return of a Ministerial majority will be the introduction of largely increased naval and military estimates. Whether the optimists or the pessimists be right is not for me to decide; but it is obvious that, whichever point of view is taken, the elections just over have a very direct bearing upon the prospects of The Hague Conference.

Dealing Out Editorial Thunder, Day by Day, to the Largest Circulation in the World

If the pessimists are right, the German Government will be as adamant against the Anglo-American proposal to bring the question of armaments before the conference. If the optimists, they may take advantage of the conference to affirm and demonstrate the pacific nature of their policy. Probably Ministers had not quite made up their minds how the elections would affect the mind of the Emperor when I saw them in the first days of their victory. Hence there was no clear-cut decision, only a carefully-calculated, balancing attitude. The Government was sitting on the fence, not yet having made up its mind on which side to descend. It maintained, with considerable hustling and bluff, the soundness of its objection to enlarging the Russian original program so as to include the consideration of armaments or the Drage doctrine; but, on the other hand, it did not pronounce a definite non possumus. It was, at the same time, most emphatic in its declarations as to its determination to support the English Government in every practical measure which it brought forward to secure peace.

I left Berlin with the conviction that Germany will waive her objection to the discussion of armaments so long as the demand for that discussion is pressed by both England and America. But if she could by any means split the English-speaking unit in twain, she would stand to her original protest against any extension of the original Russian program. And the course which she will take in this question is prophetic of the course which she will take at the conference upon all other questions.

Whenever the English-speaking Powers are a unit, as they were almost always at the first conference, Germany will, however reluctantly, acquiesce in their decision. It it against her interest to appear isolated. The English-speaking unit is a rallying-point round which gather Italy, Hungary, Japan, and almost all the smaller free nations of the Old World and the New. It is difficult to see how Germany can make stand against so great combination so long as its central core, the two in one, the Empire and the Republic, act together. If they ever should happen to be at cross-purposes—which Heaven forbid—the instinct of German statecraft would be to ally itself with one of the differing partners and so to reconstitute the grouping of the Powers.

It is, however, doubtful whether German policy will be swayed by that instinct. It is still quite open to Germany to achieve a brilliant success by placing herself at the head of the pacific Powers. Instead of opposing the combination, why should she not lead it? The answer to that question lies in the mind—the almost inscrutable mind of the Kaiser.

This is the crux of the whole position. What is Wilhelm of Germany? War Lord or Frieden's Kaiser?

Upon the answer which is to be given to this question will depend our whole reading of the European situation, and it will color the whole of our anticipations as to the chances of success at the Parliament of Peace.

To Enable Him to Cast Out the Great Red Dragon of Socialism

The Kaiser is regarded as a War Lord in England and France, but he is proclaimed as the Emperor of Peace in Germany. Which estimate is correct? Do outsiders see most of the game, or do those who see most of the man at the closest range understand him best? Or perhaps he is neither one nor the other, but both by turns. He is admittedly impulsive, dominated not by one impulse but by several. He may be compared with a live wire through which pulse alternating currents. To-day he may be for peace, and to-morrow for war, or vice versa. The agility of his mind, the rapidity with which he forms and the vehemence with which he presses his convictions, have a somewhat bewildering effect upon the general public. Men adopt first one hypothesis and then another, and end by regarding him as an unaccountable and somewhat irritating actor in the situation—one who is everything by turns and nothing long. He seems to them a man who changes his moods as often as he changes his uniform. They cannot make him out, and, as the unknown is always more or less formidable, they end by classing him definitely as a disturbing and disagreeable force in the affairs of the world.

There is a certain analogy between William of Germany and Napoleon the Third. The one is hailed as Frieden's Kaiser; the other declared: "L'Empire c'est la Paix." Both were men of varying, almost vacillating, moods. Each was regarded by his contemporaries as being somewhat of a sphinx, with a strong predisposition toward Mars. Both excited the liveliest suspicions and even violent dislike among large classes in England and elsewhere. Napoleon, like Wilhelm, was credited with cherishing vast schemes of Imperial extension, which included, among other details, the invasion of England and the conquest of his nearest neighbors.

The Kaiser is declared by many to rise up in the morning to plan out campaigns of conquest and to retire to rest only to dream of their accomplishment. Both men seemed, alike to their subjects and to their neighbors, to be immense personal forces, whose supreme will dominated the situation. In the case of Napoleon all the world knows the absurdity of that belief. The man of December was a poor creature, a mere plaything of destiny, the tool of circumstance. If not exactly a straw floating upon the stream, for he bulked more largely than a straw, he was little better than a phantom simulacrum of man seated in a golden barge that drifted with a current which he hardly even aspired to direct. Will history return the same verdict upon William II?

The Kaiser, I was told the other day by a confident follower of Allen Kardec, is a "reincarnation of Caligula. I know that positively." Without professing to know anything as to the previous existence of William II or of any other living being, the resemblance between the German and the Roman rulers is close enough to have been the theme of historical disquisitions which came perilously near the offense of *lèse-majesté*.

To my mind there is a much closer resemblance between the Kaiser and a modern newspaper editor who takes his work seriously than can be traced between him and any Emperor, of ancient Rome or of modern France. A journalist he is, at bottom. If there be any truth in reincarnation, he probably spent his previous existence in manufacturing international scareheads for American newspapers, and is now reveling in the unlimited opportunity for dealing out editorial thunder, day by day, to the largest circulation in the world. But the trick still clings to the style of the Imperial editor.

I have made long and close study of the Kaiser, and have had the advantage of copious dissertations, friendly and otherwise, from those who have lived with him and worked with or worked against him, day by day, for years. And it seems to me that, if due allowance is made for his temperament and his inheritance, in some odd way, of a double measure of the instincts of a journalist, the Kaiser is, on the whole, the Frieden's Kaiser, which he imagines himself to be; and that the theory so constantly put forward by the alarmists in my own and other countries as to his military ambitions and predatory schemes is misleading. After all, the real test of a man is not what he says, but what he does. And the salient point of difference between the third Napoleon and the second William is that the first, in eighteen years, made three wars, and the latter has made none.

Explain it as we may, account for it as we will, the fact remains that the young Emperor, who succeeded to the control of the greatest army in the world at the age of thirty, is now forty-eight years old, and the army, the most superb fighting machine in existence, has never been employed in war.

It will be a somewhat strange and unexpected result of my rapid tour round Europe if I should end by discovering that it is William of Germany who is not the disturber, but the real peace-keeper of Europe. Yet it will not be a discovery without precedent, even in my own experience.

In the spring of 1888, when the apparently rapid ascent of General Boulanger to supreme power in France began to trouble the minds of men, Alexander the Third, of Russia, was regarded with even more suspicion and distrust than William of Germany is to-day. He was described in English and German papers as a kind of Muscovite ogre, a savage barbarian, swollen with pride and the consciousness of power, whose enormous army was maintained as a standing menace to the safety of his neighbors. Bismarck, for his own purposes, played upon this popular delusion, and when he wished to secure a majority in the Reichstag he never failed to conjure up visions of the Muscovite legions who were ready, at a word from the Czar, to hurl themselves across the frontier of Germany. He did not believe in it himself, for he had his reinsurance treaty with Russia all the time in his pocket; but the popular delusion about Alexander III was much too valuable an electioneering asset to be sacrificed to such a sentimental obstruction as historical truth.

He Never Failed to Conjure Up Visions of the Muscovite Legions

So the legend of Alexander the Third's bellicose passion gained more and more acceptance among men, until it came to be regarded almost as an article of faith that the continent was cowering in the shadow of a terrible war which had already been hatched in the recesses of the brain of the sullen and implacable Czar.

So mischievous did this idea become, and so firmly had it rooted itself in the minds of many, even among those supposed to be best informed among the statesmen and soldiers of Europe, that I determined to go and see the Czar for myself, and ascertain by personal contact and intimate converse what manner of man he was. It seemed at the time a somewhat Quixotic, and even an impossible, enterprise. No Czar had at that time ever received a journalist, much less had he admitted an English journalist to an intimate conversation. But, thanks to the kindly services of Madame de Novikoff, to whom Europe has owed more than one signal benefit in the way of peace, the impossible task was accomplished. I was not only received by Alexander III, but I enjoyed a conversation which, Sir Robert Morier reported to Queen Victoria, was more frank than had taken place between a Czar and an Englishman since the days when the Emperor Nicholas talked to Sir Hamilton Seymour on the future of the East. As the result of that conversation, I was able finally to rid Europe of a monstrous delusion. From the date of my visit to Gatschina dates the recognition of Alexander the Third as the peace-keeper of Europe. Lord Rosebery, who scoffed at the idea that the warlike Czar, with his trained millions of fighting-men, was as peaceful as John Bright, admitted with profound regret, when the Emperor came to die, that a pillar of the world's peace had been removed. If, therefore, I should discover William II to be the veritable Peace Angel of Europe, it would not appear to me antecedently impossible, nor should I despair of ultimately compelling the world to acquiesce in the truth.

I have not yet had a personal interview with the Kaiser. I have had to content myself with gathering my impressions of his character from his history, from his contemporary sovereigns, from the statesmen and diplomatists who have served with him, and from the statesmen and diplomatists who have served against him. By the aid of all available sources of information I have arrived at what seems to me the sound general conclusion that all that has made the Kaiser so apparently incomprehensible

and so menacing a factor in the European situation is the strain of English blood which runs in his German veins.

A British Ambassador once declared in his wrath that the reckless comments of the British press and British public men upon the doings and sayings of their neighbors reminded him of nothing so much as the jabbering of apes in the bamboo tops, who yelled with joy when they were able to excite to fury the fierce carnivores below. The arrogant insolence of the British music-hall politician is thoroughly in keeping with the normal tone of many British newspapers. Even British statesmen sometimes assume the tone of a universal *censor morum*.

It is this national trait, or national failing, inherited by the Kaiser through his English mother, which, being grafted on to German stock, amazes and puzzles the world. Men have grown accustomed to English freedom or license of comment upon their neighbors' affairs. It is pretty Fanny's way, and as pretty Fanny lived on her island apart, she was allowed to say what she liked. But when the Kaiser, lord of many legions, treated pretty Fanny to a taste of her own way, the pretty dear did not like it at all. We were all monstrously scandalized at the Kaiser's telegram to President Kruger after the defeat of the Jameson raid, but Germans declare that the British Prime Minister's declaration, "The Douma is dead, long live the Douma," was a far more unpardonable interference in the most delicate affairs of a neighboring and friendly state.

The Kaiser, like the English nation, is, I believe, sincerely desirous of preserving the peace of the world. But, thanks to his English ancestry, he finds it impossible to hold his tongue. The peace of Europe he may keep, but not his own peace. He feels keenly, and the more conscious he is that he cannot act, the more he feels impelled to make up for it by speech. With him a word is a deed. To have launched a telegram is a cheap and easy substitute for a costly expedition. And for him to speak a piece of his mind, is, as it is with the English, a necessary safety-valve. If he did not blow off steam he would burst the boiler. And that is the last thing he wants to do.

If the exuberance of his utterance is due to his English ancestry, the same cause is even more visibly at work in the over-persistent feature of his policy, which even more than his oratory creates a false impression of his character and aims abroad. When a boy William was often in England. He spent some of the most impressionable months of his boyhood on the shores of The Solent, from whence he could see, every hour of the day, the floating fortresses by the aid of which Britannia has established her sway over the Seven Seas. Nothing delighted him more than to wander about the shipyard and dockyard and arsenal of Portsmouth. English blood, English ships, and the inspiration of the salt sea dominated the Kaiser. It was inevitable that when he became sovereign he would be true to his English instincts and would endeavor to create a fleet. To build a great navy, to assure to his country a future upon the sea, these have been from first to last the constant preoccupation of his reign.

To him there is nothing in the realization of this ideal that menaces anybody. There again we see evidence of his English blood. No one can ever make an Englishman realize that the English fleet can possibly be regarded in any other light than as an apparatus for keeping the peace. Just so thinks the Kaiser.

Hence I am not prepared to reject the unanimous declarations made to me by the Imperial Chancellor, Prince von Bülow; the German Foreign Secretary, Herr von Techvisky, and all other Germans of note and influence whom I met in Berlin, that the Emperor is really and sincerely a man of peace. It is his greatest ambition, I was assured on every side, to add to the annals of Germany the history of a reign unstained by a single war.

If this conclusion be right, then the Kaiser is the natural leader of that League of Peace-Loving Nations which it is the noble ambition of Sir Henry Campbell-Bannerman to form. The coming conference will afford the world a ready touchstone of the sincerity of his love for peace. I found the greatest reluctance on the part of both Von Bülow and Von Tchertchky to permit any discussion of the question of armaments at The Hague Conference. They protested that this reluctance on their part was in no way due to any objection to a full discussion of the question, or an indifference to the sufferings of the overburdened taxpayer. They professed in the strongest terms their determination to support the British or any other Government in all practical measures which in their judgment would tend to secure the peace of the world. But to attempt to do too much would spoil everything. In vulgar parlance, the conference must not bite off more than it can chew. The original Russian program was full enough. There was ample variety of practical measures on which practical action could be taken. Why, then, encumber the conference with a debate admittedly inconclusive on a subject that had been expressly excluded from the original program, and one upon which no action could be taken without unanimity and upon which unanimity was impossible? Notwithstanding all which arguments, arguments by no means without weight, I remain of opinion that if England and America insist upon having a discussion upon armaments Germany will reluctantly waive her objection.

That, however, is not the only proof which Germany can give and is, I believe, prepared to give at the conference of her genuine anxiety to promote the maintenance and consolidation of the general peace. Nothing was more satisfactory to me in my whole tour than to hear the emphatic assurances of Prince von Bülow that he would support with all his heart the initiative of England in proposing that the executive Governments of the world should recognize their responsibility for the due performance of the preventive service of peace. What sanitation is to medicine, the Peace Budget should be to war.

If the Kaiser should energetically support the proposal of the Peace Budget, and warmly propose the adoption of a recommendation that every Government should take upon its shoulders the duties now left to Peace Societies and devote a hundredth of one per cent. of the money spent on powder and shot to the propaganda of peace and the systematizing of international hospitality, then indeed for the first time the whole world would get a glimpse of William II as a true Frieden's Kaiser. I do not despair of such a consummation. And if the principle of a Peace Budget were once established it would indeed be a landmark in the history of the world.

Editor's Note—This is the fifth of a series of articles by Mr. Stead upon the conditions for universal peace, as he found them on a tour of the capitals of Europe

LITERARY FOLK

THEIR WAYS AND THEIR WORK

The Kind Grandmother Read

MRS. DE LA PASTURE has prepared a bit of old-time sweetmeat in The Lonely Lady of Grosvenor Square. The Cinderella theme, in its many varieties, will always charm. This little country girl, a neglected poor relation, comes to London, wins the heart of the stern aunt, who straightway dies and leaves her fortune to Cinderella's beloved twin brother—and then, of course, appears the Duke. The Duke is young, romantic, without many shillings, and he falls in love with the lonely lady, marries her when her brother dies in Africa, and together they rebuild the Duke's neglected castle in Ireland.

Dukes and family lace and city mansions hung with Gainsborough portraits are well-worn properties; but, even in the day of motors and billionaire philanthropists, they please. It is comforting to read a story of nice people where everything comes out just as we should like to have it happen for us in the never-never land. In a stern world of fact this sort of entertainment is not much beyond the nursery, but it is as profitable as the yarn of business pirates or the society drivel that has taken its place in romance. And the people one meets in Mrs. De La Pasture's discreet pages are unexceptionable in pedigree and morals. This is emphatically a book that the young person can lend her mother.

Literary Slop

A NEW YORK newspaper invites discussion of the following grave question: "Should novelists travel?" We may expect this to be followed by a symposium on, "Should poets wear pants?" or, "Should lady dramatists drink tea?" Incidentally, it might be a good thing if some novelists should go traveling, and never come back to write it up. Novelists, unlike poets, are made, not born, and the talent factory has been working overtime these last years.

Of course, it is the enterprising publisher that fosters such drivel as our "literary reviews" turn out. If the publisher doesn't happen to own outright a "journal of critical opinion," he can easily get printed somewhere those little paragraphs that stimulate attention to this or that immortal and forthcoming work (price $1.50). The public doesn't read books about books any longer; but it laps up thirstily all personal items about authors. So we have the literary interview:

"Miss Susie Simpkins is engaged in finishing her new novel at her father's home in Oroville, Ohio. She always uses a fountain pen and sits in a grandfather's chair when she is writing. Miss Simpkins believes in making a careful study of the places she describes. She went to Pittsburg last week. Her forthcoming work may be expected to startle the literary world and make the judicious sit up," etc.

Or: "Pushbutton Smith has just returned from his annual automobile tour on the continent. He arrived at quarantine with thirteen trunks, which contain, among other articles, at least four new plays. A disagreeable incident, by the way, happened to Mr. Smith when he was in London. The porter of the fashionable hotel where he was stopping did not recognize him. It was very annoying."

Somebody, of course, gets paid for mixing this slop, daily or weekly, just as somebody lives by compounding patent medicines. Notoriety is a commercial article, made and sold at so much per foot. All the same, it might do our literary folk good to take them off this diet for a few months and put them to rest in the cool, dark room of Obscurity, where they could think and work undisturbed.

How Stringer Strung the Safe Man

A CANADIAN artist, who portrays the ways of wild animals for New York editors, tells this story on Arthur Stringer, the author:

"Seven or eight years ago, when Stringer struck New York, fresh from college life at Oxford, and Harvey O'Higgins came down from Canada to sell a trunkful or two of short stories, they doubled up and took the top floor of that old studio building at 146 Fifth Avenue. It was very Bohemian, that top floor, with one whole wall, in what they called The Chamber of a Thousand Sorrows, papered with rejection-slips from editors. But in winter it was as cold as charity, for the only steam heat was in the halls. So Stringer and O'Higgins, in those early 'lean years,' used to hang an old burlap curtain across their stairhead, and when the rest of the house had settled down to slumber and quietness, used to take up their beds, or, rather, their two-dollar cots, and steal out in their pajamas to the hallway, to slumber in that nice, warm and steam-heated atmosphere.

"Stringer had been wrestling with a safe-breaking story, and had read a vault advertisement in the back of a magazine where 'catalogues free' were announced. So, naturally enough, he ventured to write and ask for all descriptive catalogues dealing with extra-large burglar-proof vaults. That Fifth Avenue address brought a silk-hatted and frock-coated representative of the well-known Broadway safe-makers over, with the catalogues in question, the very next morning. He ascended those shabby studio stairs, flight by flight, with gradually-darkening hopes. When he lifted the old burlap curtain and discovered that the recumbent frame on the two-dollar cot was his dreamed-of purchaser, he gave vent to one silent look of disgust and departed without a word!

"And O'Higgins always claimed Stringer threw a milk-bottle at the man for waking him up at ten o'clock in the morning!"

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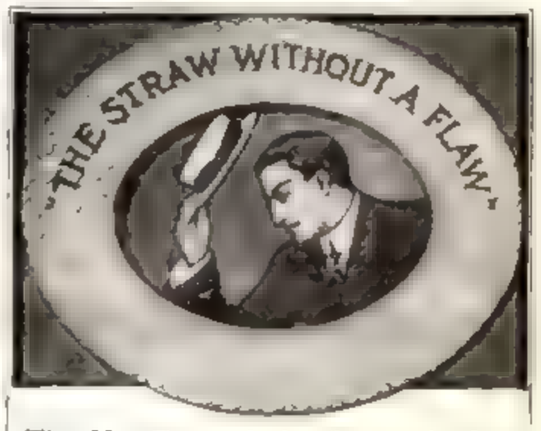

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IN THE OPEN

The Little Boy Who Couldn't Swim—the Cowards—and the Yellow Streak

ON A BRIGHT Sunday afternoon last month a little boy was drowned in one of the shallow ponds of Central Park, New York, not over twenty feet from the shore and within the full view of several holiday-making men and boys who were on the path which runs alongside the water. The youngster, attended by his father, had been roller-skating on the asphalt pathway and, temporarily escaping the parental eye, had, in some way or other, got into the water.

The father belongs to that great multitude which comes up out of the dank and huddled downtown tenement districts of a Sunday afternoon into this urban oasis, for their weekly sun and air bath; he had other and younger children requiring his constant guardianship, whom he had followed as they wandered farther along toward some attraction away from the pond.

How the boy got into the water was not disclosed at the subsequent inquiry. The asphalt walk has quite a bit of down grade approaching this particular section of the lake; presumably the boy was skating rapidly, and, losing control of himself by reason of the added impetus which the incline gave him, he went off at a tangent into the water instead of taking the slight turn and keeping on the path.

How he got into the pond it is not, however, my thought to speculate upon—nor is the sad accident introduced here as a news item. Although the water was not over the boy's head, scarcely more than three feet, in fact, which means not above the waist of a man, the little chap was so confused by the sudden and terrifying termination of his fun in the friendly sunshine that he apparently lost all sense of control. He could have reached bottom with his feet and walked to dry land through water not above his shoulder, but, frightened out of his wits, he threshed around, alternately crying aloud and choking because of the quantities of water he took into his mouth while he struggled. He was half under the water during the latter part of his struggles, and finally he sank, not to reappear.

The Cowardice of a Crowd

And—will you believe it, can you believe it?—during all the time that poor, scared, little kid struggled to keep alive, several men of his father's class actually stood staring and inactive on the bank! Does it not make you wish you could have been there—first to have jumped in after the youngster, and then to have knocked together the coward heads of the gaping onlookers?

There wasn't a moment from the time the child sent up his first shrill call for help when any one of the craven-hearted men on the bank could not have waded in and waded out again with the boy to safety, without dampening the watch which ticked in the Sunday waistcoat pocket. Did they do nothing, these men? you ask. Oh, yes, they did something—when the floundering lad had about exhausted himself and was all but drowned, these intrepid creatures, standing high, so as not to wet their feet, reached valiantly out from the bank trying to hook into the clothing of the sinking lad with some sticks which they took from the boys who had first thought of this daring means of rescue and run off to the near-by woods to fetch them. The first sticks were too short and too brittle, but after the boy had disappeared a longer and stronger pole was found, with which the body was dragged up from the pond's bottom and pulled ashore.

By this time a Park policeman had come upon the scene, and the dripping little body, so vibrant with the joy of living five minutes before, was laid upon the walk. There, for fifteen minutes, while the policeman hovered indifferently around, as only a New York policeman can, and the curious and hushed crowd gazed on in awe, the pathetic figure of the small boy lay with roller-skates still strapped to his feet. No one in that crowd uttered an effort-inciting word about resuscitation; they stood like so many dumb brutes and the policeman sauntered on. Then the ambulance came, and after the doctor had worked in vain over the body for a considerable time, he made the statement that had the boy been worked on as soon as taken from the water his life would have been saved. As the doctor addressed those near him, a man forced his way with frenzied endeavor through the crowd to the opening surrounding the lifeless body. It was the father returned to assemble his family.

Now, there are several ringing lessons in this sad accident, and that, of course, is why I have recited it here in full: lessons that tell aloud and again of the cowardice of the average of the city laboring classes of foreign birth—and we of the great cities have examples of the lesson daily; of the crass, headless stupidity of a crowd which has no leader; of the apparently lax system which the New York Park Commissioners permit in their police department that patrols a pond around which hundreds of children play every day with a policeman who does not know the simple things to do with a drowned child just taken from the water; of the safeguard to life of knowing how to swim; of the insurance to safety, to self and to others, of initiative in the case of emergency.

Of these lessons, two only I wish to urge upon you here, and I would like to push them home to every family in this big land of ours, for they touch, or ought to touch, every hearthstone in the country.

Making Use of the Steam

1. Teach your boys and girls to swim.
2. Encourage them to play vigorous games which demand mental alertness as much as physical strength.

Take a more serious view of play. Don't you think that it is the mere letting off of steam the indulgence of animal spirits only; it is that, too, of course; but it is a lot more—a big, practicable lot more in this workaday world of ours: it is initiative (that rare human gem) in case of an emergency, equilibrium under attack, judgment in moments of excitement. Therefore be happy if you have a boy who takes to his play in healthful vigor; encourage him and enter into his plans sympathetically—thus shall you keep him wholesome in his games and clean in his play, for it is as much your duty to supervise his sport as his work.

Don't look upon play as play only—it is character-building of a more potent kind than any other the boy gets, be his home surroundings the best ever. Let him play the most vigorous games; a few hard knocks will do him no harm; the drilling, the discipline of football, are invaluable to the boy as a boy, and the quick decisions, initiative effort, keeping head under a hammering, working brains under bewildering attack, are invaluable to the man who develops from that boy.

Every man is called on at one time or another to face attack, to act under difficulties, to advance over obstacles, and, whether the trial comes in the town or in the wilderness, whether it be mental or physical, business or social, that man who has had the inestimable advantage of a boyhood's training on the gridiron or other rugged playground will bless his good fortune and the name of his sponsor.

Working Out the Yellow Streak

And it is the saving grace of manhood. I do not, of course, mean a boy cannot be manly unless he plays vigorous games, but I do mean that vigor-play develops that characteristic, and I mean also that not only it searches out the yellow streak in the unmanly, but many cases have come to my knowledge where a boy with a taint of yellow upon him has, by a well-chosen course on the playground, matured into a sufficiently courageous young man. What would we come to, and our children and our children's children, if there wasn't vigorous play—on the gridiron, in the mountains, on the prairies, in the wilderness—anywhere, anything, so long as it demands action of our brain and heart under assault!

Do you for a minute suppose that there was a football player among those men who stood on the bank of the Central Park pond and listened to the affrighted lad call for help, and watched him drown in three feet of water on that bright Sunday afternoon? Do you think there was one with any kind of playground training among that crowd which stood awestricken around the wet little figure, instead of finding some one to win back the fluttering, ebbing life? Had there been any one who knew enough to let the water run out of the youngster by rolling him—resting on his stomach, head down, and tongue drawn forward—over the raised knee of a bystander, and then to have laid him flat on his back with something under his lower shoulders to lift up the chest, while the arms were slowly worked up and down from the sides, pressing the lower ribs on the down movement to pump air into his lungs—the boy would have been roller-skating again the following Sunday.

Teach to Swim and Teach to Save

Teach your boy and your girl how to swim, if there is any water within reach; and if there isn't, make a pilgrimage to where some is free or confined. First aid to the injured, and how to stay the rapidly departing life from the body of the drowning, are simple matters, which should be taught in every school with the A B C's—and retaught, and retaught, and retaught.

Anemic men and women are given to exclaiming against the strenuous qualities which they caricature as standing for fire, flood and sudden death, but do not you be deceived; it is to the strenuous quality you owe the best the world has given you and the best the world has to offer. It is the strenuous quality which makes the world go around.

—"FAIR-PLAY."

The Seven Tall Pines

IN GENERAL, it seems that a reasonable amount of knowledge, coupled with a keen observation, is of more value than a highly-cultured intellect capable of moving only in a narrow line of ideas. A young fellow was working for a small salary as an assistant to a civil engineer, who had a lifelong experience in his profession; and yet in this particular work the assistant came out with more money than his chief.

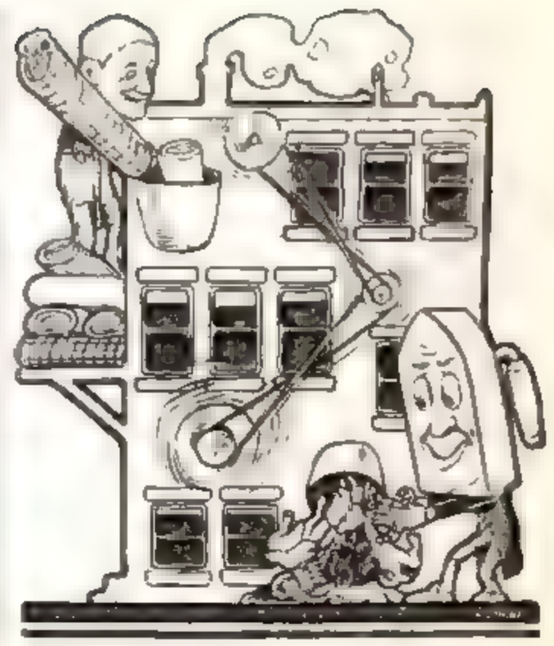
They were laying out a line for a railroad in northeastern Pennsylvania. In the preliminary survey the young man was running a line through a piece of the backwoods country, some twenty miles from any line of railroad, when he came upon a little timber tract that attracted his attention.

Without saying anything to any one, he carefully went through the grove, for it covered only about five acres, and noted exactly what trees were on the plot. It was of virgin pine, and he found seven trees which would each cut a stick six inches square at the smallest end, and one hundred feet long, without a knot. He knew that probably not in all Pennsylvania could he find as many more pine trees like them.

Not having capital to buy, he quietly secured an option on the lumber as it stood. He then wrote to various shipbuilding concerns that he had such timbers as they might want for masts, and then awaited bids. He closed with a firm and received advance money enough to purchase the lumber on which he had the option.

The seven tall pines were all that he tried to handle; these he had cut and hauled to the Susquehanna River, which was within reach, and with little expense had them floated to Baltimore, where delivery was to be made.

Not wishing to engage permanently in the lumber business, and finding that the coming of the railroad for which he was running a line had advanced all lumber values sufficiently to allow him to sell the remaining timber at a fair advance over what he had paid for the whole, he sold. The profit in this sale covered all the expenses of his transactions, and he had the price of his seven big sticks clear, a profit of $2100.



Rapid Action Clothes Making

By the Machine Itself

"A Suit a minute"—that's the record. Slam 'em together—any old way just so long as the Stitches will hold—and the Thing we're working on *looks* something like a Suit—

—Our Boss doesn't care a rap whether a Sleeve or a Collar is put on properly, or the Foundation of the Coat's Shape—the Canvas and Haircloth—are put in as they should be.

Everything's wrong—from Cutting to Finishing.

The so-called "suit" *might* be made *half* presentable if it were taken apart and altogether Remade by Someone who knew how—

But that wouldn't do for a minute—No Siree—that would add to the Cost.

Instead—he gives the Thing to Old Dr. Goose—the Hot Flat Iron—

—And Old Dr. Goose presses here—stretches or shrinks there—and in a jiffy has as fine a *looking* Suit as you would want to see—

That's all the Boss wants.

For he knows that all he'll have to do will be to tell Someone a Fairy Tale, and that Someone may buy that Suit and think for a Week or so that it's a Dandy.

But soon the Lapels will Commence to Bulge—the Collar to Fall away from the back of the Neck—the Shoulders to lose their shape—and the whole Suit will go back to First Principles just as it was when we rushed it out.

• • •

Of course, all clothing is not the "rapid action" sort.

Take "Sincerity" Suits for instance—"Sincerity" Suits are not rushed through the Sewing Mill—not much—

"Sincerity" Suits are made with the Utmost Care—all the way through—with the one end in view—to make a perfect fitting Suit with a Permanent Shape.

"Sincerity" Suits are *cut* for that purpose—by the most expert Cutters in America—they're tailored—for that purpose—by the most expert Needleworkers in America—

"Sincerity" Suits are inspected rigorously by the most knowing and Careful Clothing experts in America—the least Alteration required is made by the needle—

—Old Dr. Goose has no opportunity to "dope" a shape in "Sincerity" Suits—his work is not required.

And as a Result—"Sincerity" Suits hold their Shape until you want to buy a new Suit.

"Sincerity" Suits are sold by all the better class ready-to-put-on Clothing Dealers—look for the label below in each coat—it insures Style, Service and Satisfaction.

YOUR SAVINGS

Real-Estate Mortgages as Conservative Investments

WHEN you look at the lists of investments made by savings-banks in the States where proper legal safeguards are placed about the investments of such institutions you will usually find that more than one-half of the people's funds is invested in real-estate mortgages. New York State alone permits the savings-banks to invest sixty-five per cent. of their deposits in investments of this kind. If the real-estate mortgage is such a good and conservative investment for a savings-bank, why should it not be an equally good and conservative investment for the average investor with savings?

In the first place, land has always been something with which people have been able to raise money or borrow money. There is no more universal opinion, perhaps, than an estimate of the value of real estate. Nearly every man you know or meet has an opinion of the worth of some piece of property. Land, for ages, has meant wealth to the great mass of the people in every country. Hence the mortgage on land has been an important factor in the relation of the people and their prosperity.

Now what is a mortgage? A mortgage is a document that is a claim on land, or on land with something built on it, on which the owner has borrowed money. If the man who does the borrowing cannot pay the interest or the amount of the loan at the end of a certain time, and it cannot be renewed, the person or persons who loaned the money can foreclose and have the property sold so that it will realize the amount that has been borrowed on it. A mortgage is accompanied by a bond, which is a promise to pay. This is why you see in the lists of investments that a certain bank has ten million dollars in bonds and mortgages, which means that every mortgage owned by the bank has a bond with it. The mortgage is a claim on the property and this becomes the security for the bond. In some States the mortgage is accompanied by a note, which is merely another form of the promise to pay.

When a man executes a mortgage, as the phrase goes, he pays interest on the money he borrows, usually at the rate of five per cent. per annum. It is just as if he were borrowing from a bank and paying interest.

The Mortgage and the People

The real-estate mortgage has figured much in the whole drama of the people. Sometimes it has had a very tragic part. Everybody has, at one time or other, read stories, or seen plays on the stage, that showed how families, when reduced to slender means or in distress through the breaking of a bank or the villainy of some bad person, had been forced to put a mortgage on the "old farm," or on the homestead where generations had been born and lived in happiness. There was usually a hard-hearted person who loaned the money at a high rate of interest and who was very glad when the unfortunate people could not pay the interest, and who rubbed his hands with glee when the mortgage came due and the property was sold over the heads of the old owners; for he always bought it in. In the books and plays, the prodigal son usually came home with a bag of gold and saved the old place.

But, in real life, there has been more truth than fiction in picturing the tragedy and sorrow that sometime lurked behind the real-estate mortgage.

This hardship prevailed most in the agricultural districts where land was the common thing on which money could most easily be raised.

In the old days, the farmer or owner of property in a town who needed money had to go to a lawyer to have the papers drawn up. Then the lawyer had to find some one to lend the money. There were a great many steps, and each step cost money. In the towns there was always a "loan broker," who was frequently an unscrupulous person, in league with the lawyer. The lawyer would say to the man seeking the loan:

"After a lot of trouble I've found some one to lend you money on your property, but it will cost more than I expected."

In this way the unfortunate borrower, who often had to have the money, was forced to pay sometimes nine and ten per cent.

If it was a small community or in the country the lawyer, as usual, had to be found, and he, in turn, got the money from the rich man of the community, who was usually the president of the local bank, the magistrate or the most prosperous farmer. By lending money on mortgages many men have risen to great power in communities. They have literally owned the whole county, and obtained political prominence by compelling the support of people who owed them money.

Very often men bought mortgages just because they knew, or hoped, that the people who borrowed could not pay the debt, and thereby would lose the property when it was foreclosed. The lender always bought it in for himself.

Modern Mortgage Investment

But the hard-hearted era, as it might be called, with regard to real-estate mortgages has passed away to a large extent. Of course, in every State you will find people oppressed by debt, and that debt in the form of a mortgage. But the method of the real-estate mortgage has become simpler, cheaper and more honorable. One reason for this is that land has become more readily salable by reason of the many land companies, and on account of the general prosperity of the people. Thus the real-estate mortgage became less attractive to the Shylocks. The whole process of the real-estate mortgage became a part of the machinery of modern investment organization, and, for this reason, it has come within the range of the average investor with savings.

In every city to-day you will find a title company. This kind of company succeeded, in a measure, the individual lawyer who looked up the title of property. The title is the real legal claim or deed. If the title is good you have a clear ownership of the property. When a company employed a whole staff of lawyers who did nothing else but look up titles and who kept careful records of all real-estate transactions, it made the matter of looking up a title cheaper.

The next step was to take up the mortgage business. In the old way the man who wanted to execute a mortgage needed two people: the lawyer and the lender. The title company combined these two steps and loaned money on property.

Having gone into what might be called the mortgage business, the company had to make its mortgages earn some money. So a market for mortgages was created by making them a part of the investment opportunity. It began with large sums instead of small sums, as the case usually is.

If a man in New York wanted to invest twenty thousand dollars in a real-estate mortgage which had appealed to him as a good investment because savings-banks bought them so widely, he went to one of these companies and said:

"I have twenty thousand dollars! Have you a good mortgage that will pay four and a half per cent?"

"Yes," replied the mortgage man. "We have one for that amount on property at —— West Sixty-first Street."

The investor looked at the property; saw that it was in good condition; asked a friend in the real-estate business what he thought it worth, and was told that it couldn't be bought under thirty-five thousand dollars. So he bought the mortgage. The company transferred the original mortgage to him and sent him a check for his interest twice a year.

But why does not the investor get the mortgage direct and also the five per cent. interest that the company is getting from the man who owns the property? Simply because this would involve much work on the part of the investor; he would have to have a lawyer. The company saves him all this work and charges half of one per cent. for it.

But the average investor does not own twenty thousand dollars or anything near that sum. The problem, therefore, was to bring the real-estate mortgage in the big cities within his range. The plan was made of issuing real-estate mortgage certificates for five hundred dollars. The process was simple. The company took a batch of mortgages and pooled them. Let us say there were five mortgages of twenty thousand dollars each, making one hundred thousand dollars to be divided up for the investors and representing five pieces of property on which money was borrowed. The company issues two hundred certificates, each one of five hundred dollars face value; registers them like bonds and sells them like bonds, paying four and a half per cent. a year. Interest is paid every six months. These certificates usually mature in ten years, although they can be redeemed—paid up—in five. Like bonds they may be obtained in various denominations from five hundred dollars up. Like a first mortgage bond each certificate is a part first claim on property whose title is guaranteed. These companies guarantee the principal and interest of the certificate, too.

The matter of buying a real-estate mortgage for investment depends often on the part of the country where you live. If you reside in a small place it is, perhaps, wise to buy a mortgage on property that you can see, or where you happen to know the people involved. In this way you can get an interest of five per cent. direct, and you do not need the big companies.

A real-estate mortgage anywhere should never be for more than two-thirds the value of the property. If the property, for example, is worth six hundred dollars, the mortgage should not be for more than four hundred dollars.

The big title and mortgage companies never lend more than sixty per cent. of the value of the property. The law for savings-bank investments in New York specifies that they cannot lend more than sixty per cent. of the value of improved property—that is, property with something built on it; and not more than forty per cent. on unimproved property—that is, just land.

Bonds and Mortgages Compared

The average investor will naturally ask the question: What is the difference between a bond and a mortgage as an investment?

The answer is that both are safe and conservative. The investor, perhaps, takes a trifle more chance with a bond, but he has an opportunity for a larger return, especially if he should buy the bond below par. Yet each investment has a market value. Bonds go up and down in price; and real estate and property generally change in value. A dwelling, for example, depreciates in value if a stable or a brewery is built near by or on the same block.

The face value of the real-estate mortgage never changes. If it is for five hundred dollars it remains that amount. But if you buy your bond below par and sell it above, you make a profit on that alone. A bond is more easily negotiable than a real-estate mortgage and it is easier to borrow money on it. Bonds form a "long term" investment—that is, extend over a good many years—while real-estate mortgages mature much sooner.

A Book of Merit

CLARK E. CARR, a famous orator and lawyer of Illinois, who lives at Galesburg, wrote a book, which his publishers, in order to give Mr. Carr an exact idea of how it would look, made up into a dummy with the regular cover, but with blank pages.

Carr went to Chicago, and called on George R. Peck, of the Chicago, Milwaukee and St. Paul road.

"George," said Carr, putting the book open on the table, "so far as my acquaintance with literature goes, this book is best suited of any for your mentality."

Peck turned over the blank pages gravely. Finally he said: "Carr, after a somewhat careful examination of this work I am forced to the conclusion, without looking at the title-page, that you are the author."

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Absolutely Guaranteed
The Ultimate of Safety Combined With An Attractive Interest Rate.
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$60 Yearly Income on a $1,000 Investment
in 6% Collateral Gold Bonds
(Collateral held in Trust)
These Bonds possess Safety, High Earning Power, and are convertible into Company's stock if desired. They are issued in amounts of $500 and upwards.
PROTECTED by $1,000,000 combined securities of three Companies and a deed of trust with the Provident Life & Trust Co. of Philadelphia as Trustee.
BASIS OF INCOME. The constantly increasing business of these Companies, two having paid average annual dividends of 15% for over 100 years. Annual income [illegible] over $1,000,000.
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"I Have a Little Money:
what shall I do with it?" is the title of a new book—a plea for sound investing; written in an understandable style from a practical rather than a theoretical standpoint. Enables anyone to thoroughly understand all investments. Edition limited. Handsomely bound in cloth $1.00.
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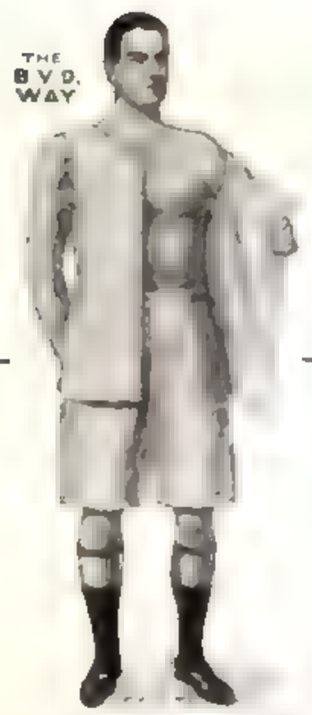

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tight fitting underwear of any material creates unnatural warmth.
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B.V.D.
Trade Mark. Registered U. S. Patent Office
Coat Cut Undershirts
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Knee Length Drawers
are cool and comfortable.

B. V. D. Underwear gives you perfect freedom of motion and makes possible a natural ventilation of the body by allowing air to reach the pores.

50c., $1.00 and $1.50 a garment.

Identified by B. V. D. Label which consists of white letters B. V. D. on a red woven background. Accept no imitations. Look for the label.

Purchase B. V. D. Underwear through your dealer. If your dealer will not procure B. V. D. Underwear for you, send us the price of the garments desired, with your dealer's name, and we will direct a sample order for you, postpaid. Illustrated seven-color booklet, descriptive of B. V. D. Underwear, sent free upon request.

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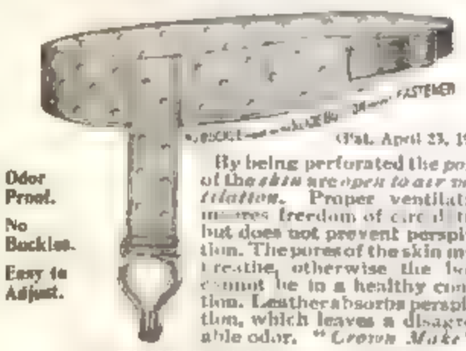

(Pat. April 23, 1907)

Odor Proof.
No Buckles.
Easy to Adjust.

By being perforated the *pores* of the *skin* are *open to air ventilation*. Proper ventilation insures freedom of circulation but does not prevent perspiration. The pores of the skin must breathe, otherwise the body cannot be in a healthy condition. Leather absorbs perspiration, which leaves a disagreeable odor. *"Crown Make"*

LEATHER GARTERS are LINED with a fabric (also perforated) treated by a special process. This fabric is *positively perspiration proof*. Another new feature is the
SLIDE BUTTON ADJUSTABLE FASTENER.
This Slide Button Fastener is adjustable. It gives three inches latitude in adjusting. The garters are easy to put on and take off, and are made in three sizes; small, medium and large, to retail at 50 CENTS and $1.00 a Pair. If your dealer can't supply you, we will, on receipt of price. Measure just below the knee to find size required.

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Write for Illustrated and Descriptive

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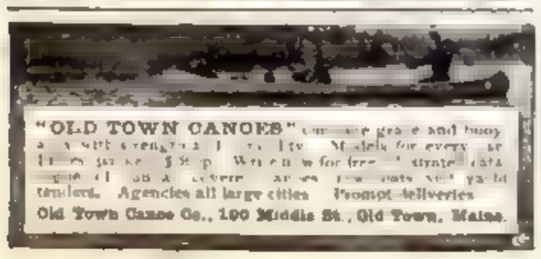
Lost Papers Impossible
If you make it a practice to use only
Washburne's "O K" Paper Fasteners
There is no chance of slipping—the point pierces every sheet and holds like a vise. Can be used repeatedly and they always work. Made of brass and practically indestructible. Use in offices, banks, schools, everywhere. Put up in boxes of 100—three sizes. Send 10c to-day for 50 assorted samples. Booklet free. Liberal trade discount.
The O. K. Fastener Co., Box 20, Syracuse, N. Y.



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PLAYER FOLK

The Text and the Actor

GENERAL HORACE PORTER has been a lifelong lover of the drama, and has numbered among his friends the leaders of the stage in France, England and America.

On one occasion, when he was to make the fifth at a dinner at which Irving and Terry were to meet Bernhardt and Coquelin, he suggested to Sir Henry that he speak in French, as neither of the French actors knew English.

Irving shook his head. "I have only one language," he said. Then he added with a grave smile, "And there are those who say that I can't even speak that."

The occasion seemed to the American Ambassador to promise no little difficulty.

Irving was undismayed, and his confidence proved more than justified. Coquelin talked with Gallic enthusiasm about Molière, and Irving answered with dissertations upon Shakespeare. General Porter was the only one present who had the least idea what they were saying.

In the occasional pauses Miss Terry would get up, run about the table and, taking both Madame Bernhardt's hands, exclaim, "Oh, you dear, you darling! I love you, and I worship your art!" Or Madame Bernhardt would do the like, and fall on Miss Terry's neck with the cry of *"Que je t'aime! Que je t'adore!"*

Afterward Irving spoke with deep appreciation of Coquelin's learning, and Coquelin pronounced Irving the most scholarly actor he had ever met. Madame Bernhardt declared that Miss Terry was an artist in every pore, and Miss Terry was equally convinced that Bernhardt was a supreme divinity. If we were all great actors and actresses, what need would there be of speech?

Thomas and Spiritualism

IT USED to be said of the author of Alabama, In Missouri, Arizona, and Colorado that he was the official dramatist of the map of the United States, but he has lately turned his attention to more esoteric subjects. Having made a play of pugilism in The Other Girl and of osteopathy in Mrs. Leffingwell's Boots, he has now turned his attention to the more occult subjects of telepathy and spiritualism.

In his youth he was a friend of the famous Bishop, and assisted in some of his most remarkable feats. On one occasion a party of eminent men hid a certain object in an obscure part of the city. Thoroughly blindfolded, Bishop mounted the box of a carriage, drove the party through crowded streets to the place of concealment, keeping the road and avoiding all obstacles in it as if by miracle. Drawing up at last before the place of hiding, he dismounted and went to it with unerring steps. After such feats Bishop frequently fell exhausted in a cataleptic fit.

In London, Bishop was engaged by a music hall to read blindfolded the numbers on banknotes offered by those in the audience. Labouchere, member of Parliament and editor of Truth, challenged him to proof of his powers, and claimed to have exposed him as a fraud. Bishop's failure, Mr. Thomas says, was due to the fact that Mr. Labouchere had carefully kept himself and every one else in ignorance of the number. In this case the power of the medium was clearly that of the mind-reader.

Mr. Thomas asserts, however, that he has known many instances in which psychic exploits cannot be thus explained, and, apparently, believes firmly that the human mind is capable of receiving communications from the spirit world. His new play is to be tried out thoroughly on the road, and will not reach New York until next season.

British Humor in America

THE fate of English comedians in America has always been problematical. Dan Leno had delighted a generation of music-hall audiences with his cockney fooling, and, as the comic old woman of Drury Lane pantomime, had often thrown countless thousands of children into fits of laughter. Much to the gratification of the entire nation, King Edward "commanded" him to bring his company to his residence at Sandringham and purvey low comedy for the royal delectation.

Yet his reception here is only mildly described as a frost. He was scouted, flouted, and finally routed. When he returned to London and the Garrick Club, he represented his experience graphically with a picture of himself waving the British flag amid an accumulation of brickbats and cabbages.

George Graves, who has recently made his début here in The Little Michus, has had roses as well as cabbages in the bouquets that have been thrown at him; but he has conducted himself with less—or is it more?—than Dan Leno's humor. One of the critics treated him very severely, objecting on the score of taste to much of his fooling.

Mr. Graves made a collection of his laudatory notices, and sent them with a letter of remonstrance to every member of the staff of the critic's paper, from the proprietor to the printer's devil, inclosing also two tickets to his performance.

If the purpose was to discredit the critic, it was not altogether successful. When plays please the public the authorities are not likely to be lavish with "paper." And Mr. Graves departed for the road after only a brief sojourn in the theatrical metropolis.

Still, it is only fair to say that some of his hearers were as delighted with him as others were disappointed. Here is a joke quite characteristic of his humor: "I refuse to split a bath with any man!"

A Play from a Play

A VARIETY of unusual circumstances served to give James Forbes the idea for The Chorus Lady, one of the most successful of the plays of the current season in New York. In the course of his work as a theatrical press agent Forbes had heard that a young society woman was smitten with love for a tenor in the Metropolitan Opera House, but that the tenor's indifference toward her was matched only by the indifference of an opera chorister toward himself.

Attending a performance of Carmen Forbes knew what impelled the tenor to address his songs to one of the cigarette girls, and the humor in the situation appealed even more keenly to Forbes when he saw the society belle watching the tenor intently through glasses from a box in the Golden Horseshoe.

As Forbes told it afterward: "The thought struck me there should be a salable story in the triangular farce, and going home I sat down at once and wrote it.

"Miss Rose Stahl read the yarn in a magazine which printed it.

"It had happened that in my first and last experience—covering one whole week—as an actor I had played in the same company with Miss Stahl, and she came to me and insisted I turn the story into a one-act sketch.

"After the success of the little piece in vaudeville Miss Stahl was equally insistent that I elaborate it into four acts for her, but I was so timid of the experiment that I did not finish the play until a month after the posters for the production had been delivered by the printer."

The Modesty of Bernard Shaw

AND now comes the assurance that Bernard Shaw is not at all as conceited and overbearing as he seems.

Miss Annie Russell, who created the title-part in Major Barbara, and Miss Gertrude Elliott, who is Cleopatra to the Cæsar of Forbes Robertson, unite in saying, in almost identical language, that in private life, and even in the heat of rehearsals, he is essentially modest, sincere and kind—that, except for flashes of shrewdness and brilliancy, he is an ordinary man of good manners. Both are women of refined and acute observation. Is it possible that already there is a Shaw myth, as there is a myth of Homer and of Shakespeare?

Unfortunately, both actresses add a qualifying statement. Any pronounced misunderstanding, either of his plays or of himself, they say, changes him at once to a caustic critic, even to an attitude of exaggerated self-assertion; and it so happens that Shaw has been one of the most grossly misunderstood men of his time, both by those who at first denied him any real talent and by those who now regard him as a genius.

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"BETTER than hardwood floors" is what a popular household journal says about modern linoleum.

When laid, linoleum *is* the floor—practically as much so as hardwood; and it is quieter and more comfortable to walk on, easier to clean and keep clean, more sanitary, more artistic and much more economical.

Cook's Inlaid Linoleum, the kind with the pattern through to the back, is the modern ***molded*** inlaid, made in one entire piece. Unlike the old-fashioned inlaid made of separate dies, Cook's has no joints to open; no depressions; no places dirt can lodge or scrub-water soak into and rot the linoleum.

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THE COUNTESS DIANE

Concluded from Page 15

words which had risen so effervescently to his lips so many times before shamelessly deserted him.

"Aren't you getting tired?" he asked.

"No!" replied the Countess, a bit shortly.

"Let me sit up!" exclaimed the artist desperately, attributing his unaccustomed embarrassment and lack of courage to the helplessness of his position.

"No. Keep still. You will start it bleeding again if you wriggle!"

"But you *must* be tired!"

"But I am not! The car is running smoothly now. Why don't you go to sleep?"

"Do you really want to know?"

"Yes—if you know yourself."

"Well, then ——"

"Yes?"

"Then -Countess ——"

"Stop 'Countessing' me. My name is Diane. Call me that if you like. I think that you have earned the right; don't you?"

"I don't think that I've earned anything but hard names, but, I must say, I like Diane better than Countess."

"Very well—why can't you sleep?"

"Can't you guess?"

"I don't *want* to guess. I want you to tell me. Don't squirm so! You are harder to hold than a fox-terrier!"

"Well, then, Count -I mean Diane—I—I love you!"

There was a silence which lasted for at least ten seconds; then, to the utter confusion of the artist, the Countess leaned back against the cushions and began to laugh. Spontaneous as her mirth appeared, however, the ear of the young man was quick to detect the falsity of its note.

"What are you laughing at?" he demanded, at the same time struggling to sit upright. But a man curled up on his side in the limousine of a swiftly-moving motor-car, with a strong and determined young lady gripping his head in both arms, is about as powerless as a cab-horse down on the asphalt.

"Stop wriggling!" cried the Countess, still laughing.

"Then stop laughing," replied Deane. "I must say, I don't see ——"

"Poor fellow!" interrupted the Countess. "Do you always feel that you have to say that? Or were you merely taking mental notes ——"

"Hush, Diane!" The breathless quaver which gave the lie to the mockery in the girl's voice imbued the artist with a sudden strength.

He freed his head from the Countess' arms and sat upright.

"Don't be silly, Diane!" he said, taking both of her hands firmly in his. "I have loved you from the moment that I first saw you digging *échille* in the sand, and the only wonder is that I have been able to keep from telling you so half a dozen times. I did not because—well—it did not seem quite fair—too much like asking a reward, you know, for what should have been done anyway out of mere chivalry. Now it is hard because—oh, because you might not care to hear it. Do you?"

The Countess Diane tried feebly to withdraw her hands, but failed. Then she tried somewhat breathlessly to speak, but failed again.

"I don't suppose that it is right for me to tell you how I love you, even now," continued Deane; "because, after all, you have only known me for a day—twenty-four hours! It seems longer than that—and for all you know of me I might be anything: an opium fiend, or an ex-convict, or a card-sharp, or ——"

"Hush—oh, hush!" cried a low, sweet voice. "You know that I would trust you absolutely—and—and I will believe you—if you tell me that you really, really love me!"

"Diane!" cried the artist. "I adore you! I am mad about you! That is what makes it so hard to tell you, dear ——"

"And you are not saying it because—because ——" The Countess was leaning toward him, her lips quite close to his ear, for the car was at a high rate of speed, the hum of swiftly-moving machinery loud, and her own voice a trifle faint. Before she could finish her speech there was a sudden lurch of the car, or it may have been natural affinity, or, perhaps, some swift movement on the part of the young man; at any rate, the artist found his arms full to overflowing of the Countess, the answer to whose question was given after a manner of such deep and heartfelt sincerity that her last, lingering doubt was swept away in a wild ecstasy of conviction.

Presently the Countess observed with a sigh which had in it nothing of sadness, but was rather an effort to supply her system with the requisite oxygen:

"*Alors*, if you can still love me, hideous as I am *en Bretonne*, perhaps you will tire of me less soon than you have of the others!"

"Darling, there are no others! There never were! I did not love them—I only painted them!"

"And I suppose you will have to keep on painting them!"

"And loving you!"

"If you ever loved another woman," said Diane fiercely, "do you know what I would do?"

"Kill her?"

"Yes. And then ——"

"Kill me?"

"No," with a sob, "myself! Isn't it p-p-pathetic—"

"Don't you think that we are going dangerously fast?" asked Diane presently. "We must be almost there!"

Deane rapped sharply on the glass. "For Heaven's sake, slow down!" he cried.

"There is no danger!" shouted Mr. Smalley in answer.

"Perhaps there's not—but if you felt as I do I guess you would want to take it a bit easily."

"Not a doubt of it!" assented Mr. Smalley, and even in the darkness his friend could see him grin.

The car slowed down.

"Only think!" whispered the Countess. "We will soon have to separate!"

"We must be together as much as we can until then!" said Mr. Deane, putting the principle into immediate action.

"How soon," said the Countess, when opportunity offered, "do you expect to start upon your tour with Cousin Sam?"

"That is all off now."

"Why?"

"Because it would interfere with another tour which I expect to make in about a month."

"Another tour? Who with?"

"My wife."

The Countess breathed quickly. "Are you going to be married as soon as that?" she asked, with as much naïveté as a very rapid respiration would permit.

"I would not wait that long," said Mr. Deane, "if it were not necessary for my fiancée to first come of age."

"But don't you think," suggested the Countess, "that a little more time might be required thoroughly to convince yourself that you are truly in love with her?"

"I wish," said the young man sadly, "that I could be equally sure that she were as much in love with me ——"

"Isn't it wonderful!" whispered the Countess, her lips a quarter of an inch from the artist's ear.

"What, Diane?"

"That two people can love each other so ——"

"I think," said a dry, sarcastic voice, "that it is even more wonderful how a third person can be so utterly ignored as to ——"

"Sam!" cried the artist, awaking to the fact that the car had stopped and that his friend was standing beside it with the latch of the open door in his hand. "You shameless old eavesdropper!"

"If you call stopping the car, hitting the horn, getting out, opening the door and announcing three times that we have arrived, eavesdropping," answered Mr. Smalley, "then I plead guilty! Are you feeling a little better?"

His grin clove the darkness like a searchlight.

"Better!" echoed the rapturous artist. "I never felt so well in all of my life—my hitherto worthless life. Go in and stir up the Cuttings, Sam, and tell them that I crave their hospitality for my fiancée, the Countess Diane Roubanoff, and myself."

. . . . . .

"Nothing," cried Mrs. "Jim," when she and her husband had been put entirely *en rapport* with the situation, "could have been more excellently timed!"

The pretty, young matron, her husband and Mr. Deane were holding a council of war. On the arrival of the refugees the Countess had been petted and promptly put to bed; the unhappy Mr. Smalley had been dispatched to return the borrowed car with such explanations as might occur to his ingenious mind, while Mr. Deane, his head having been dressed by a surgeon, had been also put to bed, but had stubbornly declined to sleep until the immediate future had been disposed of.

"Why well timed?" he asked. "I say, Edith, did you ever see such eyes and hair?"

"Because Jim and I are going over to England for Henley week, and after that we are going to tour Scotland. We are taking the car with us."

"Well?"

"The Countess shall come, too, of course. We were wondering who to ask. Before we return she will have come of age and can marry you or any one else she pleases."

"She would never be safe here in France," said Mr. Cutting, who had won his own bride while hounded by the French police.

"What a pity that you should have promised Sam Smalley to go touring with him, Archie," said Mrs. Cutting demurely, "as otherwise we might have asked you, too. However, I know of an awfully-attractive guardsman ——"

"Oh, rot!" growled Mr. Deane. "Of course I am going with you, Edith. My tour with Sam is all off. He's gone and smashed up his car!"

Six weeks later found a small runabout car skipping merrily over the Devon hills. On the luggage-carrier behind there was lashed a gleamingly-new sole-leather trunk. Driving the car was a handsome young man with a radiant face and a clearly-defined and recent scar across his forehead, while on the seat beside him was a very pretty girl with sapphire eyes, enough red hair for two, and a great many very white teeth. She had been a wife for exactly two hours and eighteen minutes, according to the auto-watch which hung just in front of her.

"Are we almost there—husband?" she asked with a breathless little laugh.

"Yes, Diane. It is the dearest little place. Years ago I used to come here to paint. Are you tired, dear?"

"Tired? No, but the road is so steep, and one really should not try to drive even a little car like this with only one hand—even for a minute—and—and—no, dearest, you *must* look where you are going, or else—stop! Just think how awful it would be if anything should happen to us now!"

(THE END)

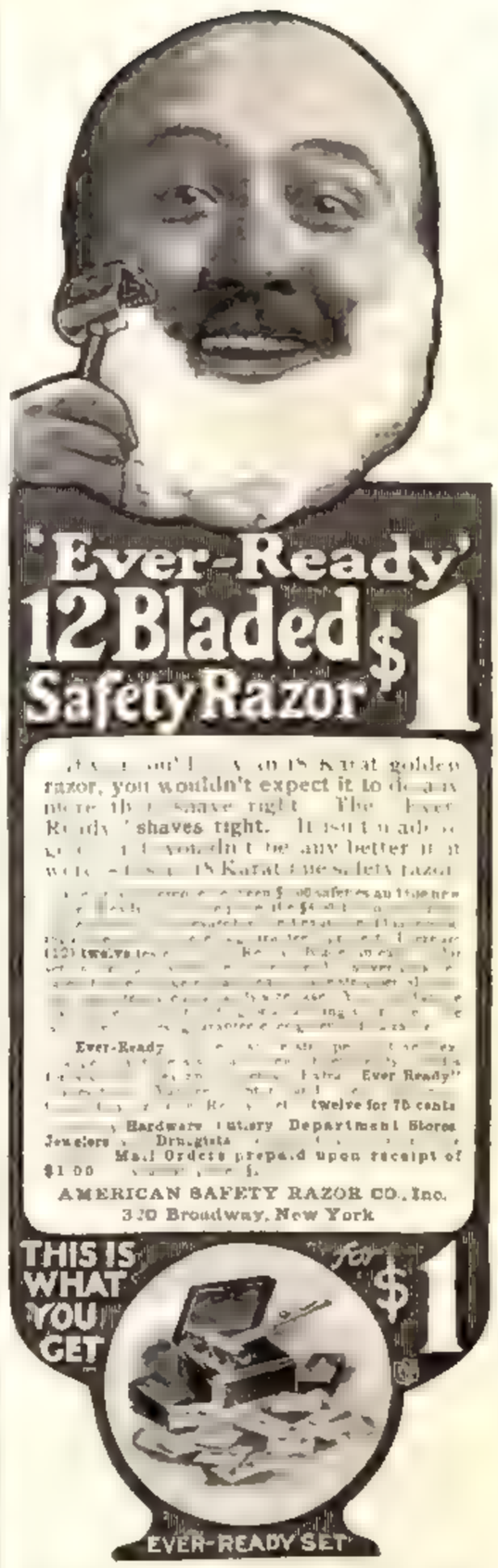
The Missing Mrs. Bryce

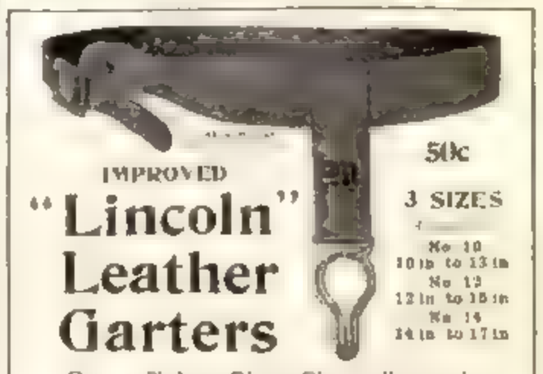
THE late Louis N. Dembitz was one of Louisville's most learned and most valued and certainly her most absent-minded citizens. At home in half a dozen different languages, a profound mathematician, a student of the law, and one of the foremost writers in the American Jewish church, Mr. Dembitz' thoughts were generally removed from the every-day things of life, and his lapses of memory afforded a number of stories which are treasured by his friends in Louisville. One of the best of these concerns Mrs. James Bryce, wife of the British Ambassador.

This incident happened a number of years ago, shortly after the publication of The American Commonwealth. Mr Dembitz had written a number of scholarly reviews of the work for foreign periodicals, and when Mr. Bryce came to Louisville, during a visit to America, Mr. Dembitz, who had been appointed chairman of the reception committee, requested a Louisville lady to take Mrs. Bryce to her home to dinner in the evening while Mr. Bryce was being entertained at a banquet at the Louisville Hotel.

After the banquet, Mr. Bryce asked for his wife. Mr. Dembitz was consulted, and tried every aid to memory, but could not say where he had sent Mrs. Bryce. Cabs were chartered and a search of the city was made. Meanwhile Mrs. Bryce had telephoned the hotel, but her husband was out with a searching party.

The result was that Mrs. Bryce spent the night with her friend and Mr. Bryce did not find her until she returned to the hotel in the morning.

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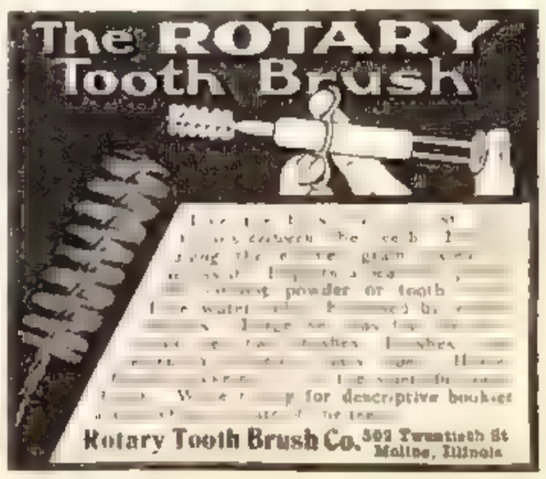

Great Men and Their Neighbors

(Concluded from Page 4)

Foraker is like any other politician, except for his courage. That is so vigorous and so genuine that everybody admires it. He can, and will, shift as quickly as anyone. He has shifted so quickly at times that his followers have been left out on the field in battle array when he was over making terms with the other side. Nobody has an idea Foraker thinks he can be nominated for President. His campaign is to insure his seat in the Senate. At least, that is the way Ohio looks at it. Back of that is the hope that he can take Ohio away from President Roosevelt and deliver it to the opposition when and where it will do most good. Foraker and the President are bitter enemies. They have nothing in common. Neither makes any pretensions, but, without reference to the merits of any of their various controversies, Ohio must feel some pride in owning the only big man in politics who has the courage to go out in the open and fight the President, the most powerful man in the country.

Ohio admires Taft and thinks he is a great man, but he would have little political strength if he did not have the President behind him. They say in Cincinnati that he, too, does not always stand without hitching. Another feature of Taft's strength is the State pride of Ohio. They want the next President to be an Ohio man. Many persons of influence say if the fight were merely one to indorse Foraker for the Senate again they would be with Foraker, and many are inclined to put it this way:

"Let Foraker go back to the Senate if he wants to. He is a good Senator, but nobody imagines he can be nominated for President nor thinks he could be elected if he were nominated.

"Therefore, as we have a chance to get an Ohio man for President, it is our plain duty to be for Taft. We like Foraker, but we are for Ohio first."

Foraker's game is not a new one for him, if he is playing mainly for an indorsement for Senator. He opposed McKinley in Ohio until he got his first indorsement for Senator. He can see as far into the future as any man in politics.

He has ample time this summer, and he probably has decided that he might as well get the question of his succession settled now as to wait until next year, when there will be the hurly-burly of a Presidential fight on.

Meantime, Taft's armor has been handed to him by the President, and his brother has buckled it on. He is a candidate for President and he must get Ohio. He knows he must stand on his own legs, notwithstanding the comfortable supports that have been supplied by the President. It took some time to get Taft into the fray, but he is in now and fighting hard, and brother Charles P. is so happy that he just chortles into his beard all the livelong day.

And Ohio is in the throes. Each noon the Knockers' Club, which has the long table in the grillroom of the Business Men's Club in Cincinnati, and is made up of merchants and bankers, holds a mass meeting for Taft. Each day anxious patriots trail into the Traction Building, hold whispered conversations with Foraker and trail out again. Each day George B. Cox sits in gloomy contemplation of the bronze elephant on top of his mahogany desk, while the faithful clamor without the brass gate. Each morning train brings country statesmen to the Neil House in Columbus to stand and talk about the fight. Regularly as noon comes around Governor Harris resumes his perch on the fence and holds a meeting of the Neutral Club, for Governor Harris is a farmer and, of course, unaccustomed to the wiles of politicians, except in the limited sense of being able to play both ends against the middle more skillfully than anybody in Ohio.

Every afternoon Charles P. Taft makes announcement of more converts to the cause. Every Monday the Republican Representatives tumble over themselves to announce they are for Taft and ask the correspondents to put it in the papers, so it will not fail to reach the eye of President Roosevelt. The destiny-settlers are discussing the fight in the country stores. The newspapers are printing reports from all the counties. The trimmers who want to get in right and are afraid they will not are buttonholing everybody for the latest information.

Ohio has resumed the normal. There is politics out there to burn, and the supply of kindling-wood and matches is inexhaustible.

LIMITING OPPORTUNITY

(Continued from Page 15)

of workers in any field are to-day more independent or better paid than efficient department-store clerks. Bondage has been annihilated by the sales-record. What each clerk sells, day by day, is tabulated and filed, and upon the sales-record salaries are based. It is nothing unusual for high-grade clerks to wait on the manager the first of the year and ask for a definite increase of salary, based on actual showing of sales for the past twelve-month. If the management refuses to pay for results shown, a position is waiting elsewhere.

From time to time department-store proprietors have agreed among themselves to hire no seceding clerk. But these agreements are nullified by the pressing demand for good employees. There has been a shortage of clerical help in the great New York stores for three years, and during 1906 it was more acute than ever.

In some stores where "job lots" are purchased and cleared out in a day or two by advertised sales, the clerks may receive only a nominal salary. But their real earnings are often fourfold, their salaries running to fifty and sixty dollars a week through the percentage ("spiff," as it is called) received on sales. In stores where better grades of goods are carried clerks are paid higher salaries and valued in the degree in which they become stable factors in the organization. John Wanamaker has said that his success is based more on efficient clerks than on any other single factor.

Age does not displace the capable clerk—in fact, there is now a decided partiality for persons of middle-age, because of their greater knowledge and courtesy. And, where the old-school retailer and his clerks are still working as many hours as our grandfathers worked, the tendency of the modern department store has been to steadily reduce hours. None open before eight, and many close at five. The past few years, proprietors have taken a stand against the long hours incident to Christmas trade, when for a month employees stayed until nearly midnight. First one great store announced that only regular hours would be kept during the holiday season. It did as much trade in ten hours as it had done other seasons in fourteen. Others have followed, and now much of the Christmas advertising is directed toward inducing people to shop in daylight.

Of the innumerable profit-sharing systems, social and welfare features, that have grown up around department-store life, nothing need be said here. A brief review would show that these stores have improved conditions. Their drivers may work long hours, and it is not to be disputed that many reforms have been brought about through pressure. Yet, considered simply on the basis of selfishness, in the face of a demand for labor in a rapidly-growing industry, they have made clerking more or less congenial, where it was once slavery, and to-day opportunities to rise are quite in proportion to ability. All the department-store "kings" have come up from the counter.

With knowledge gained as a clerk, many a bright young man and woman has become a department-store buyer on large salary. Entering a store as wrapping-boy or cash-girl, then going behind the counter, then acting as assistant to one of the buyers, then intrusted with the purchasing for a minor department, and so on upward—these are the successive steps of advancement.

A buyer's promotion is in large degree based on actual showing of results. As the clerk asks for more salary on his sales-record, so the buyer is advanced and given wider scope according to the gross business of his section. Some of the shrewdest men turn stock in a single department a dozen

For the Man Who Sells

THERE is a time-worn saying "Salesmen are born, not made."

The first part of this saying is undoubtedly true. Until some new twentieth century method of incubation is discovered, it will undoubtedly remain true. The phenomena of being born seems to be common to all men, salesmen being no exception to the general rule.

The majority of men in the world are "made" men. The most successful men, especially in the business world, are proud to call themselves self-made men. It's a queer man who wouldn't take credit for what he believes to be a good piece of work. Poets and salesmen are the only reported exceptions to the general rule.

Sheldon holds, nevertheless, that salesmen are "made" as well as "born," and he has proved his claim in thousands of cases. He holds that even the "born" salesman can be made stronger by his system of true education. That no salesman is so good he cannot become better through study, is one of the Sheldon tenets. And many of the greatest salesmen do not dispute it.

Trade rests upon confidence. Before a man can sell goods he must inspire confidence.

Confidence rests upon personality.

Personality depends upon two great foundation stones: First, sterling character; Second, good health. These rest upon the bed-rock of true education—with emphasis on the word true.

True education consists in developing the positive, desirable, qualities of the body, the mind and the soul—the qualities which stand for power and efficiency.

Four factors—and only four—enter into every sale: The Salesman, the Customer, the Goods, and the Sale itself.

The first, the most important thing, therefore, is to make the salesman strong—to give him power. This is done by the Sheldon system of true education, the course of correspondence study being known as the Science of Salesmanship.

A sale is a mental thing, or process—the intelligent co-operation of one mind with another. A sale is brought about, therefore, not by technical knowledge alone but by the power of persuasion—the ability to persuade another to your way of thinking. And the power to persuade is the result of a masterful personality, and of that only. Who does not want a masterful personality?

The Sheldon Course develops such a personality, and it does so by teaching six things, as follows.

1. **Character Building**—by pointing out the essential faculties and qualities of the individual which stand for strength and power, and giving definite specific methods for developing them.
2. **Health Building**—by teaching how to think right, eat right, breathe right, and exercise right.
3. **Character Reading**—by teaching the outward signs that indicate character—contour of face, expression, tone of voice, emphasis, gesture, etc.
4. **Business Logic**—how to analyze a proposition, and from the analysis build a selling talk that will sell.
5. **Business Psychology**—how to bring about Attention, Interest, Desire and Resolve—the four mental steps in every sale.
6. **General Business Topics**—"Cost with Relation to Selling Price," "System," "Legal Points in Buying and Selling," "Suggestion," "Self-education," etc.

Salary Increased

My salary doubled within one year after graduating from your School. My salary has been increased 50% A Watertown, Pa., Painter Starts Correspondence Course, Becoming Foreman.

A $1500 Gain

I increased my earning capacity $1500 the year after completing your course. HOWARD Contractor and Builder, Major Street, Jamestown, N. Y.

Salesmanship is a profession, and the highest paid of all professions. There is more money in selling than in anything else—if you can sell. Salesmen virtually set their own salaries, because they are producers; and in proportion as they produce are they paid.

On the salesman—the business man—there are no limits set. As he can produce, in that proportion can he take. Wealth—material power—and all the good things that go with them, await the man who can learn to be a great salesman—the man who can create business.

But this wonderful power to create business—this masterful personality that persuades—from where does it come? It comes from the man himself, from the development of the latent forces within him. All growth is from within outward. All successful men are men of strong personality. And all normal men have the material out of which to develop strong personality.

We have helped 20,000 students—helped them to greater strength, which they have turned into increased earnings. On the average we multiply a student's earning capacity by 2—no matter what his income or position may be.

We have spent $1,000,000 to perfect the course of study that will make you stronger, that will double your earning capacity.

And you can master it in your spare moments—no time needed from your regular business. *All instruction is by correspondence.*

Good For All

We encourage the study of your Course in all legitimate lines. It does not matter what your present occupation is. Any man who can read and write can master the Course. Any man who has the ambition to get ahead can succeed. W. NESMITH, General Colorado Iron Works Company, Denver, Colo.

Wonderful Help

Every office and shop has its "star" salesman. Ward's has taken some of ours. We recommend it to employers as a means of developing their men in their work to the very limit they are capable of. H. C. ROBERTS, Vice-President Avery Manufacturing Company, Peoria, Ills.

Montgomery Ward and Company, of Chicago, one of the greatest concerns in the world, is helping its employes take the Sheldon studies; 200 people at Ward's have just enrolled. The firm pays two-thirds of the cost of each enrollment. Could there be any more convincing evidence of the worth of our courses?

Fill in this card; mail today and get further information.

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Town State

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THE SHELDON SCHOOL 1800 The Republic, Chicago, Ills.

times a year, and on capital of five thousand dollars will swing a gross business of fifty thousand dollars. The object in typical bargain stores is to turn stock quickly, and buyers do so by finding opportunities to purchase stock cheaply. In stores that deal in luxuries, on the contrary, the world is scoured for novelties, regardless of price.

The same abilities that would make a merchant successful in his own establishment will, when directed into this new field, give him a larger money return. He needs no capital, and takes practically no risk. His independence, too, will be ample. Anything notable in achievement gets about, not only in a buyer's own organization, but among other stores, where keen eyes are open for exceptional purchasing talent. In fact, the department stores of every large city now employ "shoppers" who go daily to rival establishments, note the quality of advertised offerings, the interest aroused among patrons, the new goods on sale, etc. These spies work under instructions, and their reports shape the policy of the store that employs them. Every little triumph of the buyer is known in every other store before night, and he gets into the mercantile "Who's Who" very quickly when his work warrants a place there.

The Store that Sells Everything

The department-store field is growing, growing, growing, with amazing vigor. The number of these big establishments in New York City has more than doubled since 1896, and fully two-thirds of the firms have moved into huge new buildings the past three years, or are about to do so. Where, hardly a generation ago, the retail shopping section was confined to a few blocks on lower Broadway, now there are at least four centres, scattered over three miles of streets, and a wholly new one is being created around the Waldorf-Astoria. The young man who embarks in this business isn't going to sea in a bowl. Observers say that even the present magnitude of this trade is small compared to what will come as organizations develop. The next logical step centres, for instance, in deliveries, and in New York will probably take the form of wagon services radiating, not from the stores, as at present, but from sub-stations, where bundles will be forwarded in bulk and re-sorted. One of the new stores has facilities for taking a two-horse delivery van down into its shipping basement on an elevator.

It must not be inferred that the retail merchant is a disappearing type.

A Million of Smaller Shops

Statistics show about a million establishments in retail trade, and perhaps ninety per cent. are operating on moderate capital—grocers, butchers, shoemen, hardware dealers, haberdashers, clothiers, milliners, etc. Where once the merchant bought his goods and depended on his own energy to sell them, now the manufacturer stimulates demand by wide advertising, and often sends purchasers right to the retailer's counter. Wholesalers and jobbing houses give him the benefit of their organizations and counsel, and even undertake to direct his energy into profitable channels.

Profits have assuredly been narrowed, and the retailer has to bear the brunt of advances in prices. When beef goes up three cents a pound it takes the Government months to institute court proceedings against the packers. But the butcher's customers may be around the next day to smash in his windows. The great producing trusts, too, have tried on the retailer that old experiment of the man who fitted his cow with green spectacles and fed her on sawdust. With the knowledge that the retailer is necessary to distribution, they have tried to see how closely they could cut his profit and still keep him alive. By ingenious schemes, and with downright threats of "no more goods if you don't," they have loaded him up with surplus stock. The advertising manufacturer who sends him a customer may charge for the service in reduced margin of profit. Schemers are continually at work, and unless the retailer keeps his wits about him he may find his year's profits tied up in unsalable breakfast-foods, as happened to the grocery trade some years ago.

Yet, against all of these handicaps, the capable small merchant seems to hold his own. He has the balance of power, anyway. He is necessary, and his word with consumers is usually final. It may take him a year to eliminate objectionable goods and turn his trade into the familiar "something just as good." But when pressed too hard he almost invariably accomplishes this, and to-day the producers and wholesalers are alive to it.

The largest percentage of commercial disaster falls on the independent retail trade. But statistics show that incompetence, neglect, inexperience and extravagance are responsible for nearly twice as many retail failures as lack of capital or unfavorable trade conditions. When a retail merchant proves that he has genuine mercantile ability these days, it is much easier for him to obtain credit from wholesalers than a generation ago. A surprisingly large proportion of the retail trade of this country is carried on the capital and credit of wholesalers, jobbers and manufacturers.

Where the Little Fellow Wins

The outcry of retailers against department stores and mail-order houses has been very bitter. Yet, despite the enormous volume of goods sold through these establishments, the neighborhood retailer can hold his own up to the natural limitations of his business. Department stores and mail-order concerns sell pianos by the thousand, yet the retail piano trade is growing, too, and it is so in practically all lines. Price competition may be reduced largely to clever offerings of special articles when keenly analyzed. For instance, a man went into a large New York department store's jewelry department to have his watch repaired. The price asked was three dollars. It seemed excessive, so he went to a small jeweler a block away and had it done for a dollar and a half. This jeweler told him that much of the big store's repair work came into his own little shop. Country merchants have repeatedly fought mail-order houses by quoting comparative prices from catalogues against their own regular prices.

And ability still counts, too. This same New York department store has an office-supply section covering half a floor. But in its very shadow is a retail stationer who sells more writing ink than any other house in the city. His store is directly on the street. He gives personal attention, against clerk service, and he makes change from a till instead of through a pneumatic-tube system that takes five minutes. On top of that, he is an agreeable old fellow, able to see a joke and to crack one. In the shadow of this store, too, are prosperous shoemen, linen merchants, furriers, haberdashers, clothiers, to say nothing of one picture-framer who draws business from all parts of New York on his skill and taste.

In Springfield, Massachusetts, a bookseller has lately come out victorious from a tilt with the department stores. It is a chronic trade complaint that the retail bookseller is disappearing before competition of big stores, with novels stacked like cordwood at cut prices. But this bookseller has demonstrated that his knowledge of books, his advice to persons writing papers to be read before women's clubs, his familiarity with serious books, and, above all, his personal attention, are ample to assure him much of the most profitable business in books against competition by big stores—trade that escapes the department store altogether because it is difficult to get clerks who know the *insides* of books.

In some ways mail-order houses press country merchants closely. Yet they draw only a portion of the *cash* business from a community. The local merchant can have the credit business, and much of the best trade, such as that in pianos, stoves, farm implements and other lines of considerable profit per sale, gravitates to him.

Instances might be multiplied But it is sufficient to say that, while retail conditions have been wonderfully altered in a generation, yet the small merchant who has ability, prudence and industry in his make-up, can still live, and live well, up to the natural limitations of his business. His field has not narrowed, either, but is unquestionably wider than a generation ago. The youngster with retail virus in his blood may earn more on salary. Yet, if he wishes to keep his own shop, he will have no cause to quarrel with the world on the score of opportunities.

Editor's Note—This is the fifth of a series of papers by Mr. Collins upon modern business methods and the young man.

Ford "Sound Logic" Talks

The Car That Sold The Agent

No. 4 Get the Series

Ford Agents Receive Less discount per car than do the sales agents representing any other lines of motor cars. In fact, the difference to the agent as between a Ford $600 runabout and its closest competitor is more than $100.

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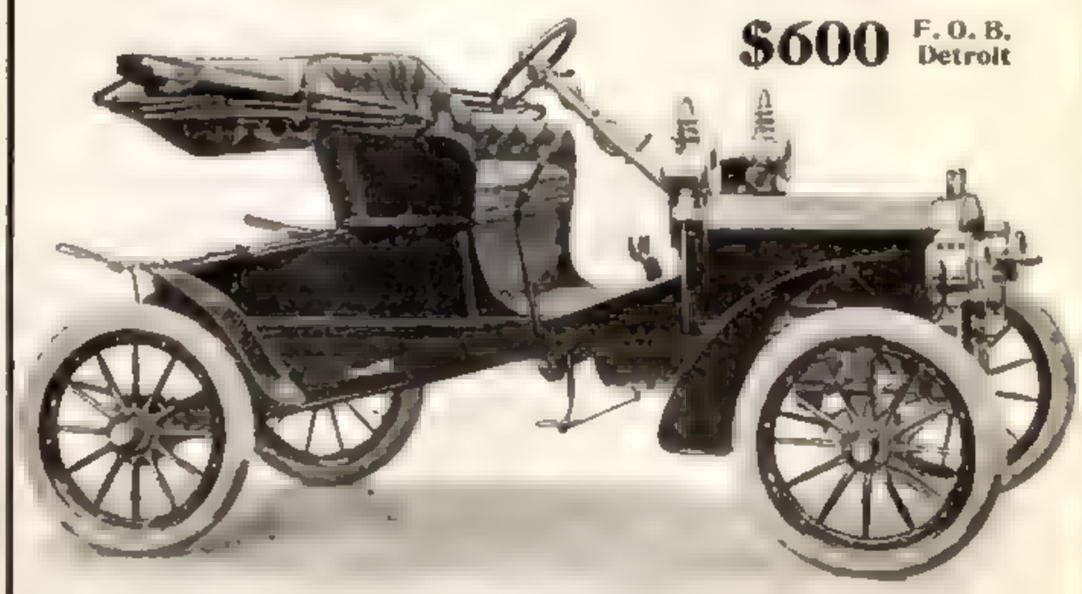

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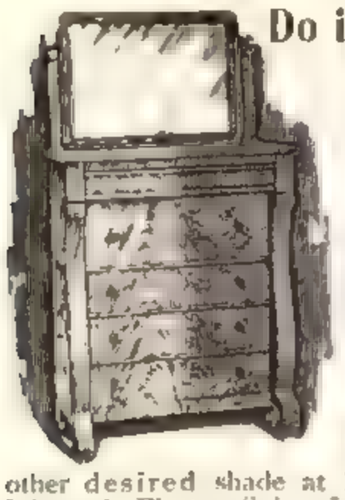

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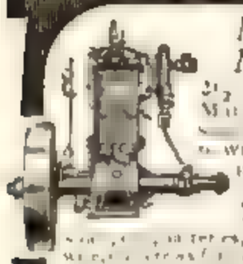

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The Match-Maker

(Continued from Page 6)

maiden and her six cows. Likewise, he intended to make his own choice of the pig, and to see that the churn was in good condition. Besides, he was anxious not to be long from home. So poor little Jenny's feet went at a smarter pace than she liked, and Michael had scant breath to tell of his great-great-grandfather's prowess on Vinegar Hill. MacManus even felt that it was time wasted to take a backward look at the blue hill of Oulard. Michael grumbled that Eileen ought to feel complimented, for if ever a man had been harried and driven by the wings of love, he was that man.

She was standing at the door of the cottage when they came in sight, a hand up to her eyes. But as soon as she made them out she disappeared into the cottage. At first Michael supposed it was so that she should not hold herself cheaplike. But when old Tim had greeted them and had brought them inside, he saw that Eileen had probably withdrawn to put on her shoes and stockings. She was handsome in her red print dress, with or without the cows; but Michael vaguely felt that an outdoor setting suited her best, that she should have the sun striking across her hair.

That night, when MacManus got into his side of the bed he was to share with Michael, the match-maker asked

"Pretty early, isn't it?"

"Sure, we did a good bit of talkin'."

"Isn't she the grand gurrl?" asked Michael.

"She's got a bright tongue, and that's a fact, and two of the cows have calves. But she agrees wid me that considherin' the time of the year, I naden't spend the whole week courtin'; so I'm to go home in four days."

"Maybe I'll wait fur you, then," said Michael, and lay listening long to the carefree snores of his friend.

In the morning his first thought was that he would get a boat and row Eileen up and down the lakes, but then he recollected that that would interfere with Thad's courting. So he went off alone to the ruined churches, and sat under the great Celtic cross which some say is over Saint Kevin's own bones. He wished that he had enough money to raise as fine a one over Michael Dwyer of the '98. Then he read the names on the old stones, sorting out various generations of the same family. It occurred to him that he was leaving no one to carry on the honorable name of Michael Dwyer. He thought of Thaddeus and Eileen sitting, probably, in the orchard courting, and for the first time he saw the irony of the fact that he made matches for other people, but none for himself. When he went back to the Murphy house for dinner, Eileen told him that she had been looking for him.

"I thought we could go and pick some airly berries in the woods," she said.

"But where was Thad?" he cried.

"Thad?" She laughed. "Oh, he was thryin' to get Uncle Tim to buy my two calves. It took the whole mornin'."

"Then he'll be wantin' you this afternoon?"

"This afthernoon they're goin' to town to choose the churn," said Eileen.

"Sure, Thad can git considerable courtin' done to-night," reflected Michael; "we can probably pick a couple of gallons, annyway, Eileen."

That night, after Eileen and Thaddeus had strolled down the road, Michael went out and sat on the stone from which, if one is lucky, one can see the ghost of Kathleen gliding over the water into which Saint Kevin pushed her. The lake looked black under a sliver of a moon; across the way he thought he could distinguish the cleft in the rock which is Saint Kevin's bed. Somebody was singing somewhere, and one faint light shone over the waters of the Lower Lake.

"Bedad," thought Michael Dwyer, "I can begin to belave that Thad felt lonely. 'Tis too bad entirely that I am a rolling stone wid never a child to drop a tear on my grave when I'm still at last."

Suddenly he felt that he could not bear the sight of Eileen and Thaddeus coming back down the road. He got up, and hurrying into the Murphy cottage, plunged up the stairs to the attic, and so into bed. When Thaddeus got in beside him he made no sound. Early in the morning he went

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downstairs, and, leaving a painfully written note for old Tim on the kitchen table, he made his way to the stable and got his Jenny. The little ass consented to be led into the road, and, as if sleepily, she pattered beside her master to the little village of Glendalough, where both got something to eat. After that Michael Dwyer proceeded very slowly to Rathdrum.

He ate his dinner of bread and cheese under the shade of an old apple tree near the railway station. When he and Jenny were about to move on, he saw Thaddeus MacManus stepping briskly along the road.

"Come here, you thafe of the ages," shouted Michael.

Thaddeus came on rather slowly.

"Slinkin', are you? I should think the same," said Michael; "the idea of a man givin' less than two days to courtin'!"

Thaddeus sat down by Michael and pulled several bunches of grass for Jenny.

"That ould Murphy!" he muttered. "I never knew sich a skinflint at a bargain."

"Well, he'll kape his promises," said Michael.

"Yes," said Thaddeus; "I suppose a promise ought to be kept, but—look here, Michael! She's grand, Eileen is ——"

"Ah, she is; 'tis you are the lucky man."

"Well, I'm not goin' to let myself be lucky," said Thaddeus desperately. "Sure, I thried my best to make love to her, but the worrds wouldn't come, and she didn't help me out much, I'll say that fur her! She's grand, but I kept seein' Moreen Daily in her place, and callin' her Moreen, and expectin' to hear Moreen's voice on her lips when she spoke! So the six cows to the divil! I'm goin' home be thram to Moreen."

"Tare and ages! And how did you break it to her?"

"I told her the truth, but I wanted to save her pride to ould Tim Murphy, so I tould him she wouldn't have me."

Michael sprang to his feet.

"Then you've got her turned out of house and home be your lies," he shouted, "for Murphy's a man of his worrd, and he said she'd go if she did the like of that ag'in."

He jerked Jenny about, and set her little feet trotting in the direction of Glendalough. Up and down the first three hills they went, and when at last they skirted the beautiful woods of the Earl of Meath, where a hill opens its heart to send out a gush of fairy water, they stopped; for there, toiling on the highway, was Eileen, her shoes around her neck, a bundle in her left hand, and a stick in her right with which she herded six cows and two calves.

"Oo-ee, Michael Dwyer," she said, tossing her head high so that he should not see she had been crying, "I'm off to seek my fortune."

"Lave me go back and tell the truth to Tim," he said.

"Troth, no; I'd rather be turned off than have the Murphys know I'm jilted and me six cows insulted."

"Sit down, then."

He drove the cows into a hollow where they should be out of the way of swift automobiles; then he took Eileen's hand in his and sat with her under an oak on the edge of the woods. The sun lingered in her hair; the wind ruffled it; there was an unwonted softness in her eyes, and they were the color of the fairy pool. Michael held her hand closer, and the warm, human touch gave him an inspiration.

"Thim cows," he said—"Thim cows—of ours. We'll rent thim to Thaddy and Moreen. You'll stop with her till the four of us have the banns read. Then you and me'll take the open road wid Jenny and the tins, and when you're tired, we'll git back the cows and have our own bit place."

Eileen said nothing, but she did not withdraw her hand.

"Of course, I've nawthin' to match your cows," said Michael reflectively; "but if they were all pushed over the hill this minute, Eileen, 'twould make no differ' to me. 'Tis yourself I want, though I've been slow to find it out."

Then she turned her face toward him.

"Oh, so slow, Michael, dear; what else have I been waitin' four years for but this?"

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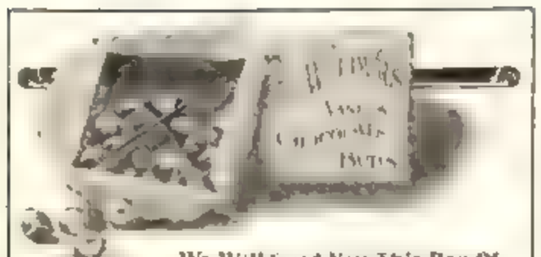

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THE EMERALD PENDANT

(*Continued from Page 11*)

"What is it you want of me?" she said at last, in a tone of tacit surrender.

"I've got to know, once for all, just why you want that pendant!"

"But why should I tell you this?" she asked after a pause.

"Can't you see you may as well tell me quietly here as have to explain everything to a sergeant at the police-station?" I argued.

"There are things about it that *can't* be explained!"

"Those are not the things I have to know!" I assured her.

"Then what must you know?"

"Why you want that pendant!" I reiterated.

She took a deep breath.

"Simply because it belongs to Count Resanova," was her deliberate answer.

VI

I MADE a quick effort to conceal my surprise. Here was a cropper indeed!

"Then what is it doing in your husband's safe?"

"Because my husband *put* it there!"

"But why he put it there is what I want to know!"

"That involves so many things," she complained wearily.

"Then perhaps it would be well to begin with the Kamchatka Coast mining concession!" I suggested.

Her eyes widened at this.

"And you compel me to explain?" she still equivocated.

"Circumstances compel you to explain, madam!"

Again she took one of her deep breaths.

"This is all I know," she began hurriedly. "My husband has been moving Heaven and earth to get those coast mining concessions you spoke of. Count Resanova came as a special envoy from the Russian Government for the arrangement of final terms between the company and his Minister. Tom—my husband—explained to me that Resanova had a good deal of influence. He said it would pay us to be as agreeable to the Count as possible."

She stopped, and looked over at me a little indignantly.

"Oh, it's all so ridiculous," she complained, "and yet so close to being tragic!"

"From which I am to imply that what you intended as the merest amenities of hospitality were perhaps construed into something less impersonal?"

"I had to do the usual things, of course—a dinner-party of two, a few nights at the Metropolitan, a little motoring, an occasional cup of tea here at home with him."

"And?" I said, as she stopped meditatively.

"I don't think the Count really understands America yet. . . . He has such absurdly Continental ideas about women, I mean. . . . You see, he's a foreigner, and our freedom seems so inexplicable to him!"

"But the pendant?" I said.

"As I intended to say, he rather presumed on his privileges. He sent me a note, a very poetic and ridiculous note, which, of course, was promptly torn up. But he must have taken my silence of indignation for something else. He found out that I had hurried in from Rye—almost as he had suggested. But it was, of course, to meet my husband on his way back from Washington. Resanova thought it was to meet *him*, I'm afraid. At any rate, when I found my husband had to go on to Boston, I went scurrying home to Rye. Before Tom left the house a second note and, apparently, a pendant of emeralds—they were dug, I think, from Resanova's own mine—came here for me!"

"Had you explained this—er—mistake of Resanova's to your husband?"

"My husband is rather quick-tempered at times—he does things that he's sorry for afterward. The Kamchatka concessions meant a great deal to him!"

"But how does the coin-safe come in?" I demanded.

"My French maid, who sometimes seems to be unnecessarily discreet, promptly told Tom the package was a bracelet of mine that had been sent back from the jewelers with the bill. He was in the front hall, behind her, when they came. So my husband flung them into his coin-safe, and locked

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it, for he'd given orders to have the house shut up. I hurried into town, at once, as soon as my maid got home and explained a telegram she had sent me."

"But it's lucky you *were* brought back here," I assured her.

"You'll telephone for your reserves?"

"That's too late," I answered. "And you've already implied you don't want the story in the morning papers!"

"That pendant has *got* to go back to its owner," she said in desperation.

"Do you know the safe combination?"

"No—but I've 'phoned for the lock expert. He should be here any time now!"

"But we can't sit here with our hands in our laps, waiting for that man! What's more, it's no longer necessary."

"I don't quite follow you."

"Wait!" I whispered, running to the door of the blue room, to make sure nothing had as yet disturbed the sleepers. For a new line of advance had suddenly opened itself to me.

Everything was quiet within. As I hurried back to the lighted room, I saw the woman sitting before her desk, bending over a morocco-bound address-book stamped in gold. It was only too plain that she was about to call for some number written in that book.

"Listen: is that the bell?" I asked from the hall door. The ruse was effective.

She ran to the balustrade at the head of the stairs, and leaned out over the darkness, listening. I was wrong in my impression as to the door-bell, but, before the listening woman had returned to the lighted room, I had cut the telephone wire.

My move had not been a mistaken one. I was making a feint of listening for the sound of snoring, beyond the closed door, when she hurried back into the room. But, the moment she was there, she sat down at her desk and impatiently caught up the receiver.

"Even this 'phone is cut off!" she whispered with rising alarm.

"But we have no time for *that!*" I warned her. "If we're going to do anything, we've got to do it in the next ten minutes!"

"I'm quite ready," she answered. Then she wheeled about and peered at me for one thoughtful second. "Every door would have to be open downstairs before we could hear the front bell ring, this far away."

That was quite true.

"Wait here," she whispered, crossing the room.

I could hear the sound of her feet and the rustle of her garments as she hurried down the polished hardwood stairs, lower and lower, until the darkness below swallowed her up. It suddenly occurred to me that it would be safer to get rid of my file and skeleton-keys in case things came to a pinch.

I darted back to the door of the blue room and cautiously opened it. The duet of the two sleepers continued unbroken and undisturbed. I groped my way toward the bed and quietly dropped my keys down between the two sleepers. A muffled chink of metal smiting on metal fell on my ear.

I stooped nearer, and reached in over the snoring, insensate, wine-soaked body. My exploring fingers were rewarded by coming in contact with a heavy bulldog six-shooter. I dropped it into my pocket gratefully, and crept for the door and closed it after me.

VII

I WAS quietly waiting in the middle of the outer room when the woman returned.

"What I'm going to do is simple, but dangerous," I began, taking out the drunken yeggman's bulldog revolver. "You take this gun, and stand here at the door!"

"But what are you to do?" she whispered, almost in my ear.

"I'm simply going to wheel that coin-safe across that bedroom and out through this door!"

She stood at the door, without moving, as I crept in and switched on the lights. She watched me clear a passage across the littered room. She waited on guard as I pushed and wheeled the heavy oak cabinet that held the coin-safe slowly across the carpeted floor. She caught her breath once, as the ponderous thing of oak and iron slewed against the jamb of the door. I reached back and promptly switched out the lights as it did so, for one of the men on the bed had mumbled brokenly in his sleep and rolled over restlessly.

Once through the door, I locked and closed it behind me. Then I worked the safe slowly forward, through the narrow

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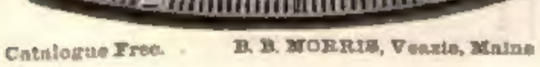

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dressing-room and into the room of pink and gold. That left two closed doors between us and the sleepers.

I next wheeled the safe about, so that it faced the bare side-wall of the room. Then I took the fuse—it seemed a small specimen of the Bickford type, wound with overlapping tape—and worked its tapered end well into the door joint, above the square of glass where the black powder had been sucked into every mortise and groove and aperture.

My next move was to muffle the front of the safe with a heavy, woolen steamer-rug and a couple of velvet cushions caught up from a Morris-chair. Then I took out a match, and motioned for the waiting woman.

"There will be at least thirty seconds between the time you light this fuse and the time of the detonation," I went on.

She nodded.

"The moment the flame of your match touches the fuse we must bolt."

She drew back as I struck the match.

"But it frightens me. I'm ——"

She did not finish, for even before she had realized it the flame had come in contact with the fuse powder.

We scurried out into the hallway and down the wide stairs, like two frightened rabbits. We groped and ran and dodged, side by side, until, at the head of the first stairway, the low and muffled rumble of the detonation above smote on our ears.

I started back up the stairs, guardedly, with the woman at my heels.

"Is that all?" she whispered incredulously.

I nodded: the explosion had been much milder than I had expected.

But it had effected its purpose. That much I knew the moment I hurried into the smoke-filled room and began stamping the fire from the smoldering steamer-rug, which had been tossed into the corner. I motioned for the woman to open a window, and then sprang for the safe.

Its massive steel door, buckled and twisted and warped, had been torn clear away from its hinge sockets. It hung on one bent lock-bar, like a bird's broken and trailing wing. Three metal shelves divided the exposed interior of the safe into four sections. Staring at me out of the disorder of the top shelf lay a sealed envelope and a small, flat, cream-kid box stamped in gold. In that box, I knew, was the emerald pendant.

I had it in my hands and open before the woman could reach me from the window. But she stopped, with a little cry, as the light fell on the cluster of jewels against their pale satin background.

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I was startled back to reality by the woman tearing open the note, and by her gasp of indignation as her eye ran through its few lines. I suddenly remembered, as I saw her there, that I had not yet made sure of my escape. And a moment later she was holding out her hand for the pendant.

"Wait!" I said, suddenly catching at her arm. Even beyond my pretense of fright I almost imagined I heard a faint splintering of wood. I saw the woman was looking at me, skeptically. So I stood upright behind the safe, and peered dramatically toward the door.

A cold chill ran up and down my backbone as I did so.

For there, covertly watching us from the shadow of the doorway, stood the carrot-headed yeggman. He was still in his stocking-feet. From his left hand hung a pocket jimmy. In his unsteady right hand he held a huge Colt revolver.

The fool was drunk still, unquestionably drunk, or he would never have taken such risks. From the room behind him I heard the call of a gruff voice, and the tinkle of falling glass. I caught at the woman, as I did so, and dragged her down behind the wrecked safe.

"Come out o' that!" exulted the maniac. I motioned for the woman to give me her bulldog gun. But she held it back determinedly. There was not a second to lose. My first impulse was to risk it and jump for the man.

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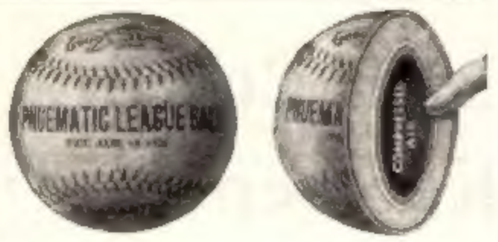

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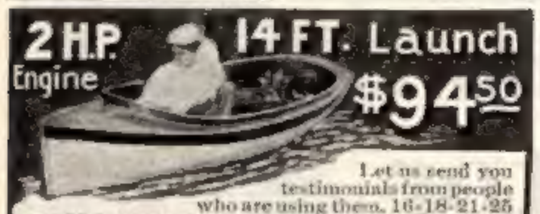

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But when I did jump, it was not toward him, but toward the electric-light switch in the wall not six feet away.

I dropped flat down on the floor, as the light went out with a click. Darkness enveloped the room. I lay there, scarcely breathing, waiting for him to shoot, tugging at my own revolver, hidden away in its padded hip-pocket. But even his drunken brain recoiled at the menace of that sudden darkness. Instead of the thunder of his Colt I heard the pad of hurrying steps and the clink of rolling bottles on the blue-room floor.

He had gone.

VIII

A FULL minute dragged itself away. I rose to my feet with the utmost caution. The darkness that had concealed one man's flight could also conceal mine. I turned and began to grope my way noiselessly out toward the hall. As I did so my ear caught the faint and far-away ringing of a bell, followed by the quick thud of a closing door far below us. Yet it was not four rings the bell had sounded.

"Turn on the lights!" said the woman's voice with startling clearness and decision. I continued making my way out, until I heard the quick rustle of her skirts. I saw her with one hand on the switch as the room flowered into sudden brilliance.

"One moment, please!" she said, circling between me and the door. She still carried her bulldog revolver.

"It's merely the pendant!" she said, confronting me. I stood there wondering what had given rise to this new note of assured authority. Then I deliberately dropped the kid case into my inner breast-pocket.

It was too late for quibbling.

"You shall have it, madam, the moment I have ascertained these stones have been duly appraised by the Treasury Department!"

"That's an absolute lie!" she said quietly.

Her right hand had come up on a level with my breast.

"Why do you say that?" I demanded.

"Because your first word to me in this house was a lie!"

"Madam!" I protested.

"You said you found my door ajar. When I came through that door, I locked it with a chain lock!"

"The area door, madam," I began. But she cut me off short.

"They, too, were locked, all three of them. I tried them with my own hand!"

She suddenly wheeled about. "This way, please!" she called aloud, and her full, high soprano rang through the quiet house. I could make out the sound of hesitating steps on the stairway below, as she did so.

The steps were approaching the door. I saw, from her eyes, that any further equivocation would be rather dangerous. I dropped the gold-stamped jewel-case into her outstretched hand.

"*That is Resanova*," she said a little grimly, in answer to my look of interrogation toward the hall. "You cut my wire, so I 'phoned for him, from downstairs."

Even as she spoke a wide-shouldered, white-browed, black-imperialed foreigner of military bearing suddenly blocked the doorway. He was gloved, and in one hand he held an immaculate silk hat.

"You sent for me?" he asked in his suave, deep-toned, foreign barytone. I disliked the assurance and polished insolence in his eyes from the first.

"Yes, I did!" said the woman crisply. "This emerald pendant belongs to you; and I wish to return it here, now, at once!"

I stepped to the door of the blue room unobserved, as she thrust the kid-covered jewel-case into his startled hand.

At my last glance they were peering at each other combatively, belligerently.

During the silence that followed this wordless contention of glances, I had found the two blankets that had been tied together and left at the open window by the escaped yeggs.

"But, madam," said the voice of the Russian in suave amazement, as I swung out into the night, "*the case is empty!*"

There was another moment of silence. What the woman said I never knew. But, before vaulting a back fence and scrambling through the open basement of a half-built steel apartment house, I carefully wrapped the pendant in my handkerchief, for the minutest scratch or defacement of gems so matchless would have been an unspeakable misfortune!

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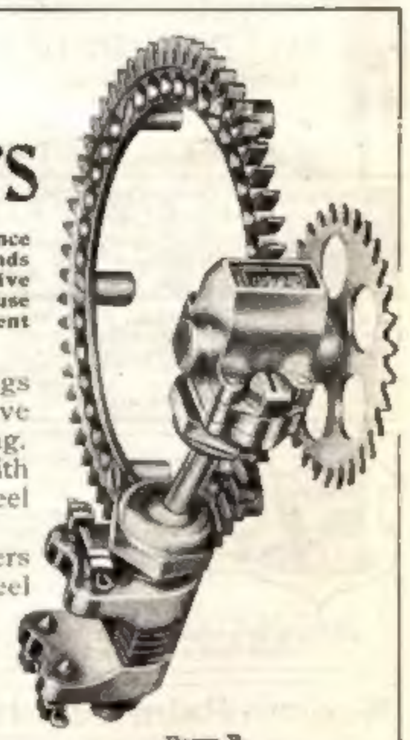

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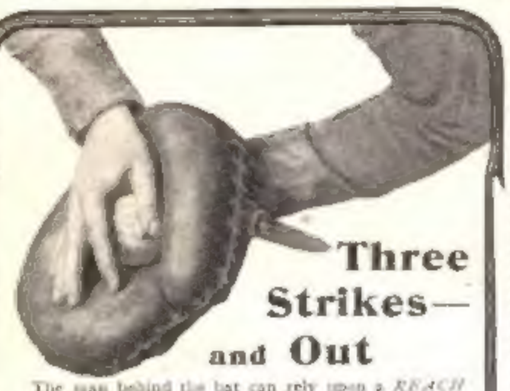

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